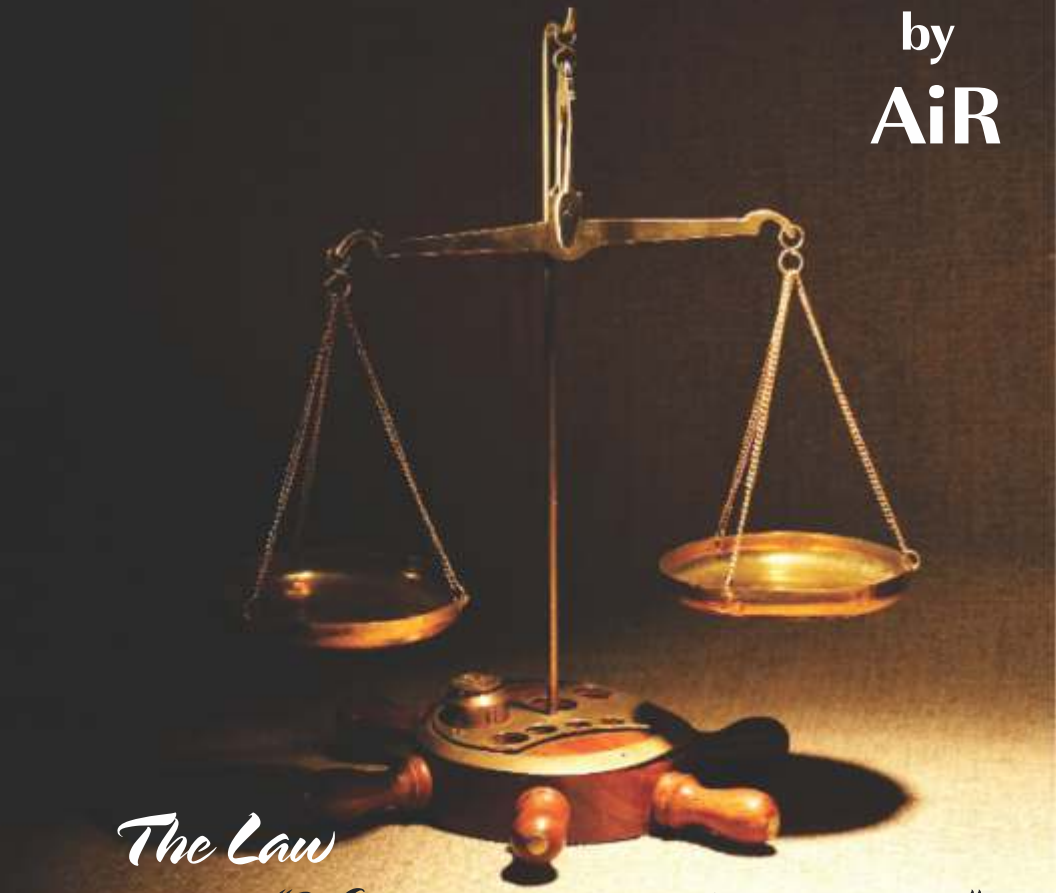
# The A to Z of KARMA

by AiR



*The Law*

*"What you give is what you get!"*

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# The A to Z of KARMA

*The Law "What you give is what you get!"*

By
AiR

# THE A TO Z OF KARMA

By
**AiR**

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**What did I do Oh Master!**
**That God brought you my way?**
**What would I be without you...**
**Struggling in darkness every day?**
**You caught my hand and led me**
**On the path for Truth to find**
**And finally to liberate me**
**Realizing I am not the body or mind.**
**You live in my heart forever**
**As my Guru and God on Earth**
**How can any words of gratitude**
**Express what is your true worth!**

# GRATITUDE TO MY GURU

"Rejoice!" said Dada, to my astonishment, when I went to him to share a tragedy. He smiled as he listened to me and went on to explain, "Nothing happens by chance. Whatever happens to us are our own deeds coming back to us. It is our own Karma that is returning, and nobody can escape it."

Although my Guru has left the physical world, he is eternally present in my heart and soul. I bow down to him for his guidance and his grace, his love and his support that took me onward, forward, inward, upward and most importantly, Godward.

Dada himself wrote a book on Karma in which he spoke about how people sometimes think that God is unfair when something wrong happens in their life. They don't realize that there exists a universal law

called Karma. God does not micromanage everything that happens in the world. Everything is managed by the Law of Karma.

I am grateful to my Guru and my Master, Dada J. P. Vaswani, for inspiring this book, while he traversed planet earth for 100 years. He was a rare saint, full of humility, compassion, love and kindness. He was a realized soul who had transcended Karma as he looked upon this world as a cosmic drama. I offer this little book to my Guru and seek his blessings.

# PREFACE

The earth is a unique place. It has over 8 billion people, trillions of insects, animals, and plants on it. It is a planet that is suspended somewhere in space, rotating on its axis, revolving around the Sun. How does this happen? Who makes it happen?

We exist! Of course, we do. But where do we come from and where do we go? Nobody knows. There is no doubt that we arrive and depart, but there is no proof of what happens, how it happens and who is making it happen.

The cosmic drama called life is not happening randomly. It seems to be a perfectly produced show on the stage called earth by a superpower that is beyond human understanding and imagination. But life is happening. The Sun rises and it sets. Seasons change as

they follow a sequence and time seems to pass. Between birth and death, several cosmic laws seem to be operating in the universe. There is no proof of these laws. But when you throw a ball in the sky, it doesn't drift away into the clouds. It falls back to earth, and although there is no proof, through inference, we know that the Law of Gravity exists.

Several such cosmic laws make life on earth possible. One of them is the Law of Cause and Effect – popularly known as the Law of Karma. According to this law, an action is followed by an appropriate reaction. Nothing occurs by chance. If you plant tomatoes, you will not reap mangoes. This law controls our destiny. Our past actions are the cause of our present, just as our present actions will determine our future.

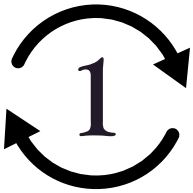
While the Law of Karma seems to be a simple, practical and universal one, it is actually very intricate in nature and continues to elude humanity.

The law doesn't stop at death. When the body dies, ME (Mind + Ego) passes on, and based on its Karma, it is

reborn in a new body with a new life. This is how the world seems to continue its existence.

We are controlled by the Law of Karma until we die and are reborn again, no matter how many times we experience death and rebirth. While we enjoy this beautiful world, we suffer too. There is no way of escaping suffering as we live and die.

The law states something very simple – What we give is what we get! There seems to be a Supreme Power that has commissioned this law. This Supreme Power is obviously none other than the one that has created planet earth and everything on it. Let us try to examine the A to Z of the Law of Karma. Once we do that, we can live with eternal joy, peace and bliss as we transcend Karma and get liberated from the cycle of death and rebirth.




# What is "Karma"?

The Law of Karma is a Law of Action and Reaction. According to this law, every action of ours is recorded and rewarded either through the good or evil that our action has caused. The Law of Karma is a universal law and holds good for everybody. Nobody can escape this law, and nothing can manipulate it. Even if the action is performed behind closed doors and unknown to the world, the Law of Karma captures it. Such is the law.

Karma literally means "ACTION", but because of its global popularity, it has reached beyond that. Today if one says "Karma," it means a lot more. It indicates the existence of a cosmic law. What is the relevance of this law?

Imagine something terrible happens most unexpectedly and unwarrantedly. There seems to be no logical reason as

to why the incident happened. And we exclaim - "Karma!" Here, we are acknowledging the fact that the Law of Karma is executing itself in the circumstance that just unfolded. There was no reason for this terrible thing to happen. Then why did it happen? It is obviously a reaction to an action performed previously. The action may have been performed in the distant past and beyond the recall power of our memory. The Law of Karma ensures that all actions are appropriately rewarded.

Suppose you have a garden in which you find apples growing on a tree. How did the apples appear? Could it be through some magic? Is it a random act of nature? Of course not. Somebody must have planted apple seeds for the tree to blossom in the garden. It could be you, someone else or even your neighbour who threw the seeds across the compound wall. It might have been caused by the wind or the birds, but some action has led to this reaction. You cannot reap apples unless you sow them, and if you sow tomatoes, you cannot reap mangoes. The law is very simple, and while it cannot be proved, we know the law exists through inference.

Can you prove that the Law of Gravity exists? You can't! You can prove that your Gmail account is yours by revealing the password and other related credentials. But the Law of Gravity is different. If you throw your mobile phone up in the air, it doesn't disappear into the clouds above. Thus, you infer that there is some force that pulls it back to the ground. You conclude that the Law of Gravity exists. Karma is also a law that can be verified through inference. There is no doubt that the law exists.

The Law of Karma is a complex law. It works in several ways. You may instantly get the reward for your actions, or you may have to wait several days, weeks, months or even years for the repercussions. In fact, it is believed that you cannot escape this law even after your death.

Many things keep happening around us. What is the cause of all that happens? It seems that a Law of Cause and Effect is unfolding. What is the Law of Cause and Effect all about? For every effect, there must be a cause. Therefore, something that has happened in the past is

causing whatever is happening now. What is happening is the effect of a cause. For every action, there will be an equal reaction. If there is smoke, there must be fire or something that has caused it.

The Law of Cause and Effect can also be seen in our day to day life. You see a pot, a plate and a statue. You know that all the three are made out of mud. Mud is the cause. The pot, the plate and the statue are just effects of the cause. Whatever is happening around us are just effects. What is the cause? Our own Karma, our own actions or deeds of the past that were captured by the Law of Karma are unfolding as effects. Therefore, Karma is often referred to not only as – "the Law of Action and Reaction", but also as "the Law of Cause and Effect".

Have you ever seen a boomerang? When you throw it into the sky, it comes back to you. Karma works like a boomerang. What you put out into the world eventually comes back to you. Sometimes the Law of Karma tricks us because although we do many bad things, only good comes to us. We don't realize that the

good that is returning to us is the Law of Karma itself. These are our own previous good actions that are coming back as a boomerang. What about the bad actions that we are currently performing? Beware! Although it looks like a magic show and a lot of good is happening in your life, every bad action that you are currently performing is also being recorded by the Law of Karma and will eventually come back to you.

The world today believes that what goes around comes around. People know it, and it is not something they need to be taught. Intuitively, people feel the truth of this statement. They experience it. What goes around comes around. If someone treats other people badly, he or she will eventually be treated badly. People know that if they cheat someone in love, someday somebody else will cheat them too. They can't escape their own actions.

The universe works with several cosmic laws. One such law is the Law of Sequence and Continuity. If you see someone going somewhere, eventually, he or she will come back. If you see someone coming, that person

must have gone somewhere sometime ago. People don't come from nowhere and disappear into nowhere. Things don't come from nowhere and disappear into nowhere. What goes around comes around.

What you give is what you get. The Karmic Law is very simple. Even a child can understand it, but we human beings often forget this law because we ignore the existence of the Law of Karma. We don't realize that the law exists. Just because the table, the chair, the cupboard, the bed, you and your laptop are all secure on the ground, it does not mean that the Law of Gravity has stopped working. The cosmic Law of Gravity exists. It has always existed and it will continue to exist forever, and so is the case with the cosmic Law of Karma.

The Law of Karma is universal. Whether you are American, Chinese, Indian or Japanese, the Law of Karma applies to you irrespective of your nationality. It does not matter whether you are a Hindu, a Muslim, a Christian, a Jain, a Sikh, a Jew or a Buddhist because the same law extends equally to everyone who is born

on earth. One cannot escape Karma, no matter which religion they follow.

The irony is that we can neither escape Karma (Action) or the Law of Karma. Can we escape from action? Every human being has to act – whoever they are and wherever they are. They need to get out of their bed every morning and do something. You can't escape from action. This is also a universal law. But while this is a law, it is not the law that is referred to when we talk of "Karma". Karma has been understood across civilizations, nations and religions as the Law of Action and Reaction or the Law of Cause and Effect.

*Peter used to live in a village with his uncle. To explore new opportunities, he left for the city and spent two decades building his career. One day, he returned to visit his uncle, and they took a walk around the farm. "Do you remember, Peter, just a few days before you left, I had asked you to plant a row of apple seeds, all around the edge of the farm?" his uncle asked. "Look at these wonderful trees now. In twenty years they have grown so beautifully." His uncle took him around the entire farm and showed him how well the trees had grown along the border of the farm until they reached the*

*northern end. Suddenly the entire farm looked like a haphazard jungle. When Peter saw the mess, he closed his eyes in shame and wept. "I had done my job well till here, and then I remember my friends called me to play with them. Whatever remaining seeds I had, I created a pit and put everything there," he added. His uncle laughed and said, "You can't escape Nature. Your good actions will stand forever in the farm, but your acts of compromise cannot escape."*

The Law of Karma is very clear – as you sow, so shall you reap. If you are reaping something, there is absolutely no doubt that it is happening because you had sown something – when, where and in what circumstance maybe unknown to you. But if you are receiving a reward or a punishment, then the Law of Karma infers that it is your own actions that are coming back to you.

Because we don't understand the Law of Karma, we question God. "Oh God! Why do bad things happen to good people?" The fact is bad things can never happen to good people. The universal Law of Karma will not

permit it. Sometimes we can't figure out why something bad is happening to a good person, but we need to understand that it is their own bad doing that is coming back to them. Sometimes we question God as to why a person who is insincere and cruel is rewarded with so much success. We don’t realize that the Law of Karma is only unfolding as per its past records.

Since we human beings do not understand the Law of Karma, we let ourselves perform bad deeds – we cheat, we lie, we hurt, we kill and then we hope that in return, good things will happen to us. How on earth can goodness return to us with the prevalence of the Karmic Law? Today, tomorrow, or sometime in the future, we will have to pay for our deeds as per the Law of Karma. Every bad action of ours is recorded and will be repaid in full, just as every good deed will be rewarded.

The Law of Karma is not cruel. It is reformative, not punitive. It helps us evolve in our ethical journey as human beings by rewarding us for every good we do and punishing us for our sins. Its objective is to reform

us before we eventually leave the earthly plane. It is not like a policeman who is always trying to find people who are committing crimes. On the other hand, the law records both good and bad equally and it responds to every action with an equal reaction. When we don't understand the Law of Karma, we live and die without ethics or values, and eventually, we suffer. Even if we have lived ethically, we cry in pain when bad things happen to us because we don't realize that the Law of Karma is only returning to us as per our own past actions. Rather than crying, it's best to understand the Law of Karma and live our life with a positive attitude, accepting the consequences of our own past actions.

**Karma is nothing but the Law of Action.**
**Whatever is our action, so will be the reaction.**
**If we plant a tomato,**
**we shouldn't expect a mango.**
**What we reap is what we sow!**

# Summary

## What is Karma?

Karma is a Universal Law.
It is also known as the Law of Cause and Effect
or the Law of Action and Reaction.
According to the Law of Karma –
"What you give is what you get!"
Nobody can escape from this Law.
Bad things can never happen to good people.
Whatever is happening in our life is
our own actions returning to us.

# How does the Law of Karma work?

If I ask you to look at an apple and tell me how it tastes, can you? You cannot because the eyes are only capable of seeing. To know if the apple is delicious or not, you need your tongue and taste buds to taste it. The tongue has been given the sense perception to taste, the eyes to see, the nose to smell, the ears to hear and the skin to touch and feel. We have also been given a mind to produce thoughts, a memory to record and recall and an intellect to discriminate and choose. However, we have not been given a sensory perception to understand and decode Karma. We cannot see which action of ours is being rewarded by which reaction. We are unable to define this law, and we can only try to understand its tenets. We can either accept it or refuse to acknowledge it. But just because we do not acknowledge Universal Laws, they will not stop existing.

Universal cosmic laws rule the world. There are several such laws. The Law of Opposites has created so many opposites in the world – day and night, pleasure and pain, loss and gain, summer and winter, north and south and birth and death to name a few. These opposites exist, and we have no choice but to accept them. There is also a law called the Law of Cycles. Everything in this world is cyclic - the cycles of spring, summer, autumn and winter; day and night and the cycle for a woman's ovulation. These follow each other without any intervention as per the law.

All the cosmic laws have been set in motion by a Power – the Creator and thereon they work automatically, requiring no intervention. Samsung makes a program that makes our mobile work. Every time you decide to change the size of your font in your mobile, it doesn't mean that the chairman of Samsung will appear and heed to your request. All Samsung mobiles have automatic updates and software that make the device function efficiently. The cosmos is no different. Everything on earth is programmed and managed by cosmic laws – one such being the Law of Karma. The

Creator does not micromanage our actions, neither does the Creator sit in a cosmic court passing judgements on what should happen to whom or what should not. Everything unfolds as per the Law of Karma.

The Law of Cause and Effect, popularly known as the Law of Karma, ensures that nothing happens by chance. Everything has a before and after relation. Our own actions become a cause for our future. Therefore, our present actions will determine our future, just as our past actions determine our present circumstances.

Karma is a law that prevails throughout our life. The Law of Karma states that what you give is what you get. As you sow, so shall you reap. We are not being micromanaged. Why are some of us happy and some unhappy? This is because of the Law of Karma. The Law of Karma decides who is happy and who is unhappy based on their past actions.

All our actions receive corresponding reactions. Not only do we receive reactions during our current life,

but our actions are compensated even in our future lives. It means that based on our actions, not only do we receive rewards or reprimands during our lifetime, but we also carry it forward to the next life. Our next life will depend on our Karma or our actions of the present and the past.

There are over 8 billion people on earth, and each person can think up to 50,000 thoughts a day. These thoughts lead to feelings and ultimately, actions. It means that trillions of actions are being performed every day. Can you imagine the scale of a computer required to record these actions and to ensure that every debit is credited with a corresponding debit just as every good deed is rewarded and blessed? The Karmic Law is beyond human comprehension just like the universe itself is. You are one among 8 billion people, among trillions of other living creatures, inhabiting one in over 200 different countries of a planet called Earth. The Earth is like a tiny speck in a galaxy called Milky Way, which is an insignificant part of the divine cosmos. Can you even imagine the scale of creation?

While we cannot comprehend the cosmos and its laws, we have been blessed with the intellect to understand its existence. It is up to us to make the best of our life as per these cosmic laws and live happily with contentment and fulfilment. Those who don't understand the cosmic laws, particularly, the Law of Karma, try and object to everything that happens in their life. They live without understanding life's meaning and purpose till this gift of life is eventually consumed and comes to an end.

As intelligent human beings, can't we see the Law of Karma in action? Don't we understand that if we plant tomatoes, we will not get mangoes? Doesn't our common sense tell us that good will be rewarded by good and bad by bad? What would you do if someone came and offered you flowers with a smile? Would you kick them in return? On the other hand, if somebody gave you numerous punches, would you return the gesture with a gift or a smile? We human beings know that our behaviour, attitudes, and reactions are impacted by the actions of other people. We return good for good and evil for evil. The Law of Karma is no

different. The only difference is that this law records our past actions even from our previous lives, and thus, it is sometimes difficult and even impossible to comprehend this law.

Sometimes, we see bad things happening to good people and we forget that it is nothing but the Law of Karma in action. The law is unfolding as per our own past actions. And the bad things that are happening are only our own bad actions coming back to us. Maybe these actions are of a distant past – forgotten and unknown, but the Law of Karma makes no mistake. It doesn't know how to reward bad actions and to punish the good ones. It is a perfect cosmic law, and just like the Sun does not forget to appear in the morning, the Law of Karma doesn't forget its duty. Someday, will all the chairs of your dining room just start flying into the sky? It will never happen because the Law of Gravity will always be in force as an integral part of the cosmic laws that govern the universe. So will the Law of Karma always rule the world.

The reason we don't understand or appreciate the Law

of Karma is because we don't realize that for Karma, death is not the end. It is just a bend, and the law continues to record our actions as we move on to another life. Therefore, when a new-born suffers from serious disabilities, we are unable to comprehend why. We do not realize that the infant is carrying with it loads of bad Karma that needs to be negated. The birth of this child who is suffering is required to happen for the Law of Karma to compensate and redeem the past actions of a person. We human beings don't realize that we never die. The body dies. But "WE" who wear the body don't die. That is why when a person dies, we say that the person has passed away or departed. Where has that person departed to? Since we don't have answers to such questions, we close the discussion. That doesn't end the story of Karma.

Some people are born in rich families and some in poverty. Why? Does this happen at random? Of course not. The Law of Karma controls birth, and we are born based on our past Karma. We live in a body, and while that body dies and disintegrates, our Karma gets recorded, based on which we are reborn in a new body.

Since these are complicated phenomena and are known more by inference than proof, most of us ignore the existence of the Karmic Law. This, however, does not do away with its existence.

As commonly understood, we are a combination of a gross physical body, a subtle invisible body and life energy often referred to as the soul. The gross body dies. But we - the subtle body or the inner instrument, comprising the mind, memory, intellect, and ego - continue our journey to a life beyond. One may or may not believe in rebirth. But the Law of Karma forces us to realize that there is no other option. As long as we live as an ego and a mind that has a body, we perform actions and we are governed by the Law of Karma. Our actions are recorded, and although we leave our physical body and move on, we carry our Karma into our next life and enjoy our good deeds or get punished for our past sins as we adorn a new body.

Who actually enjoys Karma? As long as we are alive, it seems that we, a body-mind-soul complex, are the recipients of Karma. But what happens after death?

The body is no more. Who then enjoys the Karma? While the body dies, the mind and the ego continue their journey by being born in a new body. They carry the Karma of not just the life that has ended, but also all previous lives. It is ME (Mind + Ego) that enjoys the Karma. In fact, even the body, which just died, transmitted all its experience to ME, while it was alive. The ME never dies. It keeps reappearing in a new body and creates Karma that accumulates birth after birth. In fact, it is based on the accumulated Karma that the ME is assigned a new birth on earth.

We human beings don't understand the Law of Karma. We don't actually realize what life is and that Karma is one way to decode the meaning of life. Of course, there is a lot more to realize in terms of the self and the Creator, but being oblivious to the Law of Karma or being indifferent to the Law of Action and Reaction is a sure way to live and die in misery. Don't we see that this world is full of suffering? And while we pass by happiness and unhappiness in the merry-go-round of life, we eventually grow old, get sick, suffer and die. Understanding the Law of Karma is the beginning to

demystify life and its meaning. The Law of Karma is not out to punish us. It is not punitive, it is reformative. It is meant to help us reform our mind and our life till we finally understand Karma, the other cosmic laws and life itself.

Some people don't understand Karma at all. They think that everything is predestined, and, therefore, their actions have no significance because God has already decided the future. The Creator is super-intelligent and he has not made us to exist like puppets. We are gifted with intelligence and have a choice to live a life in which we can choose to do good or bad. However, we must try to understand the Law of Karma as we live.

Whatever has happened in our past life or lives is like a road or a highway in our present life, which is already paved. Our past actions have built this road. Whether it is a dirt track or a high-speed highway is determined by our past actions. This cannot be changed. While we cannot change the past, we can definitely change our future because our future is like a car that we drive. We can choose to accelerate or slow down and turn left or

right. We can drive the way we want to. We have been given an intellect and willpower to choose. Whatever we do, our present actions will determine the next road that we will arrive at in the future. It is our own Karma that will determine our future circumstances. Such is the Law of Karma.

**Whatever our present is not magic...**
**It may be good, it may be tragic...**
**It depends on what we did in the past,**
**Karma will decide until when it will last.**

# Summary

## How does the Law of Karma work?

The Law of Karma ensures that our actions –
both good and bad - are recorded.
And that they come back to us!
"As we sow so shall we reap!"
Good deeds come back as good fortune,
bad deeds as misfortune.
Nothing happens by LUCK.
Everything unfolds as per the Law all Karma!

Karma belongs to ME (Mind + Ego)
The ME never dies.
Based on its accumulated Karma,
the ME is assigned a new birth.
Everything that happens is not predestined.
Our past actions determine our present circumstances
and our present actions will control our future.

# Does Karma actually exist?

While there is no proof that the Law of Karma exists, there is no doubt whatsoever that such a law is in place in the universe. The simple fact that all actions are organised in a reciprocated manner infers that such a law is in place. The law of the boomerang, cause and effect, action and reaction consistently recurs on earth. If there was no law, it would be apparent in everything that happened around us. There would be apples growing on coconut trees. This Universal Law ensures order and organizes every effect based on its cause.

It would be ridiculous to think that everything that is happening in our life is just happening by chance as a random phenomenon. Everything that happens is a reaction to a chain of actions. The world would be a chaotic jungle without the Law of Karma.

No doubt the law is complicated and difficult to understand, but the fact that it exists needs no argument. Every reaction is based on an action and every effect on a cause. The unique feature of the Law of Karma is that several of our actions are so distant that we don't even remember them. Sometimes, they are actions of our previous life and our memory fails to recollect past-life events. But the Law of Karma makes no mistake. It is a Universal cosmic law. Just like the Law of Gravity does not make a mistake and several cosmic laws continue in perfection, the Law of Karma too does not forget to execute and respond to every action. Imagine we plant some seeds, say apples, and then we start hoping and wishing that we get strawberries, cherries or even peaches in return. How much ever we hope for another fruit, it shall not appear. If it did, it would infer that there is no law like Karma. But we can see all around us that the Law of Action and Reaction prevails. We cannot deny its existence.

Sceptics will still question the existence of this law and ask for proof. The world knows that some things can be proved and some can be inferred. We can easily infer

that the Law of Karma prevails in our own life as well as the world around us.

*A young boy once questioned his mother on the existence of Karma. How could he believe something that he could not see! She tried her best to explain the concept of Karma but finally realized that her son was not willing to use his logic and intellect to accept its existence. He kept asking her, "Where is the proof of Karma? How come none of the scientific books have recorded the existence of the law? I don't believe such a law exists," he repeated several times. She was busy cooking at that time, and the spoon in her hand was steaming hot. She took the spoon from the pan and put it inside his mouth. He winced in pain. "Oh mother, this really hurts." "Does it?" she asked. "Can you prove to me that it was painful?" "What do you mean?" he said. "I experienced the pain. I know it!" "Pretty soon you will also know that the Law of Karma exists." The next time he questioned her on the Law of Karma, all she had to do was to take a hot spoon in her hand.*

We cannot deny the existence of certain things. I don't need to prove that I have a nose on my face, I know it is there. Such is the Law of Karma. We know it exists, but

we don't know how exactly it works.

Some people ignore the power of this law. Karma doesn't just work during our life time, it also works beyond death. How is this possible? Karma is action. Action is motivated by thought. Therefore, it is not just the body that is responsible for Karma, but also the mind. Our body suffers and enjoys as much as the Karmic Law decides it should. Our body may suffer some of the Karma earned by the mind in its previous life journey just as the body may escape some of the Karma of its present actions. These Karmas are not lost but are carried forward for the mind to experience and negate in its next life in a new body.

*Ram was an honest and a sincere carpenter. He did everything in his power to avoid hurting anyone or committing sins. While he was cutting some wood in a machine one day, his hands got caught in it and got cut. Devastated by the loss of his hands and livelihood, Ram went to his Guru and asked him, "I cannot understand what happened, my hands got cut. I have not done a single bad deed in my life." His Guru told him, "This is not the result of your sins in this life. In your previous life, you were Shyam, who*

*was a butcher by profession. You killed hundreds of animals every day. As Shyam, you died without fulfilling your Karma, which means you didn't have to suffer for your actions. The mind of Shyam is reborn as you, Ram. Therefore, now you are suffering the Karma of Shyam."*

*Ram could not understand. The Guru further explained, "Today, you are Ram and you are doing good deeds, but not getting their benefits. Don't worry Ram. You will be born as a king in your next life. Your current body may not get the benefit, but your ego and your mind will be reborn again, and then you can enjoy the fruits of your benevolence."*

Sometimes our body does not experience Karma that is due to the actions of this life. The body may experience Karma that the mind had performed through a body that it occupied earlier. Therefore, it is not the Karma of this body, but of this mind. This mind performed some actions when it occupied another body in its previous life. When the mind ended its physical life on earth, it did not fulfil the Karma it had earned in that body. Now the mind has a new body, which is going to experience the Karmas that the mind performed in its past life. Similarly, when a body creates Karma and dies before

redeeming it, the mind that is occupying the body will experience its Karma in the next body in its next life.

What happens at death? We know that when a person dies, only the body dies; therefore, we say the person has departed, expired, passed away, or moved on. What does this mean? We see that person's body in front of our eyes, but we know that this body is not the person who was alive. This is only the dead body of that person. Where did the person go? If we are sitting in a large room and somebody goes out through the door, we know that the person has gone, but we don't know where. Soon we see someone new entering from the other door. We don't know where this person is coming from, but obviously there is some connection between those who are going and the ones who are coming. Death is not the end. It is only a bend to transcend. We come and we go as the Law of Karma makes us live birth after birth.

Recently, a lot of study has gone into rebirth and its logical possibility. A small child of four is able to play the piano beautifully. It is just not possible for the child

to have learnt the art in the few months he or she has lived. A young girl barely a few years old was able to recite a scripture. How is it possible for the mind of a young child to retain so much information? A little pup thrown into the river starts swimming without any prior training. When we question all of these instances, we are told that their "instincts" are behind those miracles. But what is instinct? It seems to be nothing more than a mind reborn with the memory of a past life.

Many cases around the globe today prove that some people clearly have some connection with their previous lives. There are cases where young children travel to new cities they have never been to before and identify strangers as relatives from their past lives. They address them by their names and even recognize the home where they used to live in their previous life. No one has a clue as to how they are able to do so. The only explanation is that the mind and memory have been reborn.

*James Leininger, an 8-year-old boy from Louisiana started talking about aviation when he was just 2 years old. His*

*parents knew nothing about planes and were surprised at his in–depth knowledge. James started having nightmares about being shot down by a plane with a red Sun on it – a Japanese plane. He had dreams and memories of being Lieutenant James McCready Huston Jr., a World War II fighter pilot, who had been killed more than 50 years ago. James would scream at the top of his voice, "Airplane on fire. Little man can't get out!" as he kicked and pointed to the ceiling. Later, James told his parents that he had flown a plane called the Corsair from a boat called the Natoma. His father researched and discovered that there had been a small escort carrier called the Natoma Bay and that there was a pilot called James Huston in real life, whose plane was hit by Japanese fire.*

*One of the most well-known cases of rebirth is that of Shanti Devi. Ever since she could talk, she could recollect events and experiences she had with her past-life husband. She kept insisting that she was Ludgi Devi from Mathura and also kept requesting her disbelieving parents to take her to Mathura, the city of her past life. When her past-life husband Kedar Nath came with his 10-year-old son and second wife, Shanti Devi instantly recognized him. He confirmed that her narration of the details was in fact, true. She not only knew the colour of her house in Mathura, but she also knew the*

*names of the streets leading to the house. When she entered the courtyard of the house, she was dismayed to find the absence of a well – her past-life husband then picked up the stone covering a wall-less well. She was able to identify her brother from her previous life, her parents and even the elder brother of her former husband.*

Don't such cases make us realize that these may be new bodies, but reborn minds? How could they otherwise be able to recollect their past life events with such precision and clarity?

Rebirth and Karma seem to have a very strong connection. We are reborn based on our Karma, just as it is because of our Karma that we are reborn. Rebirth and Karma are both intertwined.

It seems that the Creator of the universe designed the Law of Karma and rebirth for us to evolve as an energy having a human experience. The whole concept of rebirth is linked to Karma. As you sow, so shall you reap. How can you reap something unless you are reborn? It is not practically possible to consume all

your Karma in the same life. Therefore, death is not the end; it is just a bend where we leave one body to enter another. It is not the end of the show called life - only the scene changes.

Furthermore, if we are born without the existence of the Law of Karma, how would the world function? There would be utter chaos. Just like how the Law of Gravity keeps everything down and grounded to earth, the Law of Karma ensures order on the planet from birth to death.

Of course, we all will die one day but we cannot escape the Law of Karma. Whenever and wherever we are reborn, we carry our past Karma. Our life is not decided by luck or fate, but rather by our own Karma. Can an intelligent Creator who has created this entire cosmos in such a systematic and organized manner let birth and the occurrences in life happen by chance? It is ridiculous to even think so. The universe has several laws that make it run in an orderly fashion. The Creator of the universe is not a dictator of the earth giving instructions through his angels and directing the

destiny of 8 billion people. We know that all of this is happening by an automatic process, a universal law, and there can be no system other than the Law of Action and Reaction.

Those who doubt that Karma continues to follow us even after death in our next life may want to consider why some new-born babies come with deep suffering on earth. Is it because of the cruelty of the Creator or the actions of the infant from its previous life? Someone is born in the house of a prince, while someone else in the house of a beggar. We often question this disparity. Is there any need to question it? Should we not realize that people are born based on their own past actions – their Karma?

While our body experiences the good and the bad that happens to us, it is our mind that carries our Karma. We seem to be a body–mind–soul complex. The body is the physical part of us with sense organs and organs of action. The body is like a vehicle driven by the mind. The mind is abstract and cannot be touched or felt, but we know that we have a mind. Along with the memory and

intellect, the mind not only thinks but also records, recalls and decides. It is the subtle faculty of our body and is responsible for all our actions. Although it may seem that the body is acting, it is the mind that is directing the body to act. Therefore, the Karmas belong to the mind. The soul or life energy is just a power source. It provides energy to live. It keeps us breathing, and without it, there is death. At death, the body perishes, but the mind does not. It continues its journey along with other subtle faculties of memory, intellect and ego till it finds a new body as per its Karma. The cycle continues, and we do not escape from our Karma. We redeem our Karma, life after life, in our new bodies.

Every action, good or bad is recorded, and Karma is rewarded accordingly. People often wonder whether we can negate our own bad Karma. While there is no proof and there are different beliefs on the negation of Karma, a simple logic should give us solace. The more good we do, the happier will be the life that will unfold before us. Therefore, we should know that the Law of Karma operates, recording our every action not just till we die, but even beyond, and we should live with that awareness.

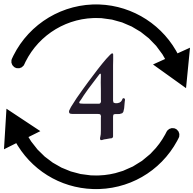
While we are now aware of the existence of the Law of Karma, we must realize that we are not helpless spectators. We have been given an intellect that can discriminate and decide as it passes every thought to become an action. If we use our intellect diligently to choose wisely, we can create positive Karma; but if we let our mind take charge and let it do as it pleases, then we are sure to suffer the consequences of our own actions in the future.

**Good or bad, whatever we do…**
**Is recorded by Karma, that is true.**
**For we see, what Goes Around Comes Around.**
**Our Karma decides**
**what happens on the ground.**

# Summary

## Does Karma actually exist?

Of course, the Law of Karma exists!
Everything around us is in order and
events are occurring as an automatic process
because of the Law of Karma.
Why is somebody born in a rich family and
somebody in a poor family?
Why do bad things happen to good people?
It is all due to the Law of Karma.
Is the mind reborn? Can we prove rebirth?
Though we cannot prove the existence of rebirth,
through inference we can conclude
that due to Karma there is rebirth,
just as due to rebirth there is Karma.
Karma and rebirth have a strong connection.




# The Three Karmic Accounts

To understand Karma, it is important to know its three accounts - the Cumulative Karmic Corpus, the Opening Balance and the Current Account.

One account captures whatever actions we do in our present life – good or bad. This account can be referred to as our CURRENT ACCOUNT. However, we do not start our life without an opening balance. The OPENING BALANCE that we bring to our life at birth is the second account. At the end of our life, the opening balance that we start with and the current account of our present life actions, merge and are tabulated as our closing balance. Our net Karma, or closing balance will be carried forward and added to our cumulative Karmic account. This cumulative account or our KARMIC CORPUS forms the third account - let us call it the CUMULATIVE KARMIC CORPUS. If one wants

to understand the Law of Karma, one has to understand all three accounts of the Law of Karma.

Let us review the three accounts of Karma. Each of us carries a Cumulative Karmic Corpus. This includes our debit and credit balances of our good and bad deeds that we carry forward life after life. Imagine you have ten credit and debit cards. For some cards, you owe the banks, and in some cards, you have a positive cash balance. If you wanted to know your net balance, what would you do? You would merge all your negative and positive balances to know how much you really have. If you have overspent with your credit cards than the cash deposits you currently have in your debit cards, then you will have to pay the net difference that you owe to the banks.

Every life ends with a bottom line – with a plus and minus, a debit and credit created because of our good and bad actions. This is the net balance of the two Karmic accounts put together - the Opening Balance that we started with and the current account of this life.

Suppose you bought a fantastic DVD player from RadioShack and you are impressed by the amazing chain of electronic stores they operate not just in the United States, but also in Mexico, UK, Australia and Canada. You are curious about the store's history and you learn that it started as RadioShack Corporation, as an American retail store and expanded to 425 stores nationwide. It grew rapidly and grew in so many different countries. It certainly looked like a fantastic chain of stores! But suddenly, one day you find that all the RadioShack stores have shut down because they have filed for Chapter 11, Bankruptcy. You probably don't understand the reason behind it. In all likelihood, you do not know that their debit was more than their credit. Their expenses were probably more than their income. So is the case with Karma's Cumulative account. It doesn't only reflect what good you do, it also notes what bad you do. RadioShack may have done great business in the initial years it grew, but suddenly it had to shut down because its cumulative balance became negative and it accumulated such a high debt that it was thrown out of business.

This cumulative final balance of our life, which becomes our closing balance, is added to our corpus of Karma. Our balance may be positive or negative. Whatever be the balance in our account, it doesn't get settled at death. It is added to our Karmic corpus. While nobody can predict how exactly this law works and only the Creator of the law who made the cosmos is aware of the finer details, we can infer that such a corpus of Karma exists. Suppose you have several bank accounts, and when you check the online balance of your accounts, you find many debits. Your club membership, automatic internet renewal charge, the online shopping you did and all the expenses appear in your statement. You see a big gift that is credited to your account. You smile as you infer that this must be your father-in-law's gift for your birthday. While we can look at our bank statements and tally the positive and negative entries, we can't always reconcile our positive and negative deeds that return to us. Sometimes, when something really bad happens, we try hard to remember what sin we committed in this life. We don't realize that we might have committed a sin in our previous life.

Some people think that such a corpus doesn't exist and that there are only two accounts of Karma instead of three. They think that life starts with an opening balance, which is the closing balance of their previous life. To this, they think that their current account gets added and that their life ends with the closing balance which becomes the opening balance of their next life. Therefore, they believe that the closing balance of this life and the opening balance of the next life are identical, and it is not added to the cumulative corpus and that there is no cumulative corpus. According to them, whatever is the closing balance of this life – good or bad – becomes the opening balance of their next life automatically. They do not believe in the existence of the third Karmic account. However, spiritual masters who have studied the law believe that often our closing balance is so huge that we are unable to carry it to our next life, and therefore, we create a cumulative corpus, which remains like a loan in the bank and we carry only some portion of our Karma to our next life as its opening balance. Suppose you are working in a company and you fall sick, you are hospitalized and the bill comes to ten months of your salary. You have no

insurance. So the company pays and then recovers this amount over fifty instalments to help you survive. This is a negative scenario. Suppose you win a lottery of 10 million. Sensible people advise you to not spend it all. Instead, they tell you to make a fixed deposit and withdraw in small portions over the years. The cumulative karmic corpus may carry both the negative cumulative like a loan or the positive cumulative like a fixed deposit.

How is our next life decided? The body dies; its journey is over. It is the mind that carries Karma. Based on the law, it seems that after death, our mind reviews its cumulative Karma based on its Karmic balance - positive or negative. It is then allowed to choose its next life. If we have lived a life of cruelty and sin and have accumulated tonnes of negative Karma through cumulative negative actions, then we have no option but to choose a life of pain and suffering. Some theologies and religions proclaim that due to our bad Karma, we can be born as a dog or even a worm to suffer and die. This suffering only negates our bad Karma till such time that our cumulative Karmic

corpus becomes positive and we are born with good Karma. Then we enjoy a happy life. Therefore, if one has a corpus of good Karma, one can choose a good rebirth, but if one has only a negative Karmic balance, then one has no option but to choose to be reborn in a life full of pain and suffering. It, therefore, becomes so important to build an account of positive Karma moment by moment as we live, so that not only do we live a happy life, but also carry forward a corpus of positive Karma that will lead to a life of bliss and joy after we die and are reborn.

The Law of Karma controls not only our current life, but also our life beyond. If we understand the three accounts of Karma, then we will realize that our present circumstances are the result of our own past actions as controlled by the Law of Karma. Whatever is happening in our life today is not happening by chance. Everything that happens in our life is our own Karma coming back to us. Of course, each Karma appears to us as a circumstance or opportunity. We have to use our intellect to discriminate and make a choice. This will lead to actions that become recorded as our Karma, which will unfold in

future, either in this life or in the life beyond. Unless we understand the Law of Karma and the three Karmic accounts, we will not be able to use our faculty of discrimination effectively. As a result, we will end up creating a Karmic corpus that is negative, which will naturally unfold with pain and suffering.

How does the Karma of our current account work? Every action of ours is recorded by the law as good or bad, kind or cruel and positive or negative. The law has its own method of evaluating our actions and recording our Karma. Nobody can define how the law operates and how it evaluates our actions. By inference, we know that all our good deeds will be rewarded, just as our bad deeds will be recorded and we shall celebrate or suffer in times to come. Not even one action escapes the law. If we kill somebody, obviously the law of Karma takes cognizance of our action. Therefore, many religions advocate that we must not eat animals, fish or fowl as they are also living beings who want to live. Some religions go further and even warn us not to eat some vegetables that are the roots in themselves like carrots, onions, and garlic. What should we do? Not eat

at all? It is up to us to discriminate and use our intellect to decide based on our moral and ethical values. We need not pass judgements on what others do, but we can make resolutions on how we should live our own life. If we cheat somebody, there is a good chance that we will also be cheated, just as we may be murdered if we have butchered. Therefore, being kind, compassionate, gentle and forgiving can result in positive consequences for our future. If we understand the Law of Karma, we will implement this in our current life. Good deeds are not wasted. Every good deed is recorded in the book of Karma until it is negated or redeemed. You may be flying by Air France. Every flight you take gets you loyalty points, and these are credited into your account. Suddenly one day, your secretary may tell you that your two business class tickets around the world are free because she redeemed the points that you have earned. In the Karmic equation, two things work differently. One, we don't have to redeem the points. The law itself redeems the points as per its choice. And two, unlike our airline points, our Karmic points don't expire till they are set off. Therefore, every action of ours in our current life is

embedded into the Karmic software and recorded, for which we will be either rewarded or reprimanded without fail.

Can we sin and escape our sinful actions? One must really have very high hopes to imagine that one would be able to escape from sin. Every wrong deed is recorded by the Law of Karma. There is no way we can escape from it. One way or the other, sooner or later, it will come back to us. This is how the Law of Karma works. Suppose you are in a restaurant having a drink, you cannot escape without paying for it. You may keep drinking, but eventually, you have to clear the bill before you leave the place.

We understand that there are three accounts of Karma: (1) our Cumulative Karmic Corpus, (2) our Opening Balance, and (3) our Current Account. We know that all three accounts are connected and interlinked. Finally, they are a part of the Law of Karma, and they determine our destiny. We also understand that we have a choice to act within the framework of the Karmic Law and it is our present actions that will create our future Karma.

This means that whatever be our present actions, they will determine our future. While all of this seems to be very clear to us, the fact remains that nobody knows how the Law of Karma actually functions. Which actions get more credit and which sins are rated with higher negativity is subject to the law and the Creator. When and why the Law of Karma strikes back is beyond our understanding. Knowing that the Law of Karma exists is enough. It is up to us to choose to do good deeds and create a destiny of joy and peace. It is important to understand the Law of Karma and live, but it is not possible to define how exactly the law works.

**The Law of Karma has Accounts Three -**
**An Opening Balance like the Root of a Tree,**
**A Current Account of all that we do,**
**And a Karmic Corpus that never loses sight of you.**

# Summary

## The Three Karmic Accounts

We have three Karmic accounts -

**1. Opening Balance**

What we bring at Birth from our corpus
or cumulative Karma.
It decides our current life,
including where we are born and how we are born.
This decides all the circumstances we are born with.

**2. Current Account**

All our deeds in the current life,
good and bad get recorded.
When our life ends, this gets added to the
Opening Balance and the
net balance is carried forward and
added to our Cumulative Karmic Corpus.

# Summary

## The Three Karmic Accounts

### 3. Cumulative Karmic Corpus

At the end of life, our net Karma,
including the opening balance and current account,
positive or negative, gets added to our corpus or
cumulative account of so many lifetimes.
Every life we live has a net Karmic balance
which is added to the corpus or Cumulative account.
It is from this corpus that our next life can be chosen.

All the 3 Karmic Accounts are linked
and decide our "Karma".

# Living with Karma

Can we dodge the Law of Karma? We can't. Just like we human beings have to breathe, eat, drink and sleep to exist, we also have to act. No human being can escape from action. As these actions are "our" actions instigated by our ego and mind, we are constantly creating Karma – both good and bad. We cannot think of escaping from action. We live, act and then get compensated by corresponding reactions.

What is the best way to live? The basic goal for mankind, in general, is to understand the Law of Karma, and choose good thoughts and deeds that will eventually become a good destiny. While this is the basic tenet of living with Karma, how does one actually deal with Karmic situations that we face every day?

Suppose we are living a good life and despite all our

good actions, something horrible happens to us. Are we going to continue to point out this tragedy, curse and complain and create further negative Karma or are we going to accept the negative situation and move on knowing it is our own Karma coming back to us? Intelligent people who are well-versed with the Law of Karma are actually pleased when something bad happens to them, because they know that their Karma has been negated. Once the tragedy passes, they live with hope that positive Karma will now flow into their life. Of course, as long as there are negative Karmas in our bank or Karmic current account that has been brought into this life, they will continue to flow to us until they are consumed. We should joyously accept and surrender ourselves to the Law of Karma. We should act ethically and positively to create positive Karma, which will unfold in the future. This is the right way to live.

Our mind is a rascal. It constantly produces thoughts. It is said to produce up to 50 thoughts a minute, which can result in 50,000 thoughts in a day. Thoughts become actions, and actions are recorded by the Law of Karma.

Therefore, it is often considered that it is the mind that causes the Karmas although the body performs the actions. What can we do to the mind? While it is very difficult to control thoughts, we can modulate and filter them through our intellect. If we use this faculty of discrimination, we can abort thoughts before they become actions or filter them by reversing the actions that are the outcome of the thoughts. By using the gift of the intellect, we can use our willpower, an instrument of choice, to choose our actions, thereby creating positive Karma for the future.

Once we create positive Karma through right living, we can rest assured that eventually our bank of negative Karma will be emptied and our life will be full of positive Karma. While this may sound easy, it is quite a challenge because we human beings are born with a body that has sense organs and a mind, which together perceive, think and desire. These desires often lead us to wrong actions inspired by lust, greed, envy, jealousy, and other negative emotions. Unless we realize the above and live with dispassion, detachment and discrimination, we are prone to creating negative Karma.

A few of us are lucky to be born in circumstances where our upbringing builds good character. This, by itself, is a cause of our past positive Karma that has led to the scenario that we are born in. As we grow up to be adults, we have already built a positive character with positive thoughts, feelings, emotions and habits. This becomes a framework for the creation of positive Karma. However, the law is so complicated that even such a person can suddenly drown in an ocean of negative Karma. This entirely depends on our choice and free will that is governed by our intellect and the balance in our Karmic account. Understanding all these features of the Karmic Law is very important for both a good life and a good future beyond.

Sometimes we suffer, and instead of attributing it to a Karmic negation, we curse and question the Creator, "Why should I suffer? What wrong have I done? Even after such a good life, do I deserve such pain?" These questions are irrelevant because the truth is that suffering does not come to us randomly. It is our own Karma returning to us. We need to realize the truth and accept the fact rather than live in ignorance. If we

complain as if we are ignorant about the law, it will only result in more suffering. Awareness of how the Karmic Law works helps us accept pain, sustain the suffering and overcome it faster. In fact, only a few are fortunate enough to understand this. They rejoice by celebrating the negation of their bad Karmas of the past.

Who is building Karma? It is ME – the Mind and Ego. We already know that the mind creates thoughts that lead to actions that create our Karma. It is our ego – the one who believes it is "my" body, and "my" mind and that these actions are "mine". Everything happens because "I do it". It is thus the mind and the ego that are primarily responsible for both the creation and the accumulation of Karma.

When Karma is in action and it inflicts suffering upon us, what suffers? Of course, the body suffers. It is the first one to perceive the pain. Pain is transmitted to the mind and the mind suffers as well. Eventually, we who are the ego, body and mind experience all the suffering – physical and emotional. That is because we are the ones who lead the body to action, and thus the Karma returns to us.

As an individual, our challenge is simple. We have to learn to accept the divine will knowing that life is not unfair. We must realize that our own actions are returning to us. Accepting the divine will with joy negates our past Karma. While we must do so whenever suffering comes, we should constantly make an effort to build positive Karma through our actions. If we are among the fortunate ones whose positive Karmas are being redeemed in this life, we should bow down in gratitude and humility and thank the Lord for the grace that is poured upon us. Even though there may be plenty of good happenings in our life, if we turn around in arrogance and resort to evil, our Karmas too will take a U-turn. So it is necessary for us to be conscious of the existence of the Karmic Law throughout our life.

Eventually, whether we do good or bad and whether we receive the rewards for our good actions or we seem to be punished for our sins, all human beings have to suffer at death. Most human beings grow old and experience disease or decay and die. Nobody can escape death. Even if old age doesn't precede death,

death is very painful to a human being because it severs all relationships and one loses whatever one considered his or her own. Therefore, while our primary challenge is to understand the Law of Karma and live sensibly, ultimately, our objective is to realize the truth and be liberated from the continuous cycle of death and rebirth. This is no easy task and only a very few and fortunate human beings tread this path.

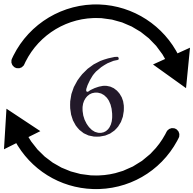
We need to realize that our ultimate goal in life is to realize the truth and escape from the cycle of birth and death. Is it possible? If one analyzes death and rebirth and realizes the truth, then one can set forth on a journey of self-realization, which will ultimately lead to one's liberation from Karma, and, therefore, from all the misery and suffering that one is currently experiencing.

**When something goes wrong, don't cry.**
**When Misery comes, don't ask why.**
**Karma is negating the bad you have done.**
**Once it is done, then you can have fun.**

# Summary

## Living with Karma

We cannot escape from action.
We live, act and thus create Karma.
Therefore, the best way to live is -
Do only good deeds and create positive Karma.
When something negative happens, be Happy.
It's your old Karma which is getting negated.
You are reducing your negative Karma in your account.
Live, accepting the Law of Karma.
Surrender to whatever happens as its our Karma
returning and keep creating positive Karma.




# Karma, Death and Rebirth

Although it is very simple to understand that Karma does not belong to the body, we human beings live and die in ignorance. We think that we are the ones who will face our Karma with this body, mind and soul. It is impossible for this body to face future Karma as it will die and disintegrate. As it lives, it experiences the Karma that the mind carries from its previous births as per its cumulative Karmic corpus. Therefore, one must stop and analyze death before one can progress towards the further understanding of Karma.

We clearly understand that the Law of Karma exists. We also understand that the law cannot be bypassed. Nobody can escape their good or bad actions. We understand that the Karmic account does not stop at death. It continues life after life. If the body dies, then whose Karma is it? The mind is subtle and invisible.

How can it have Karma? The body is dead and has been cremated or returned to dust. It cannot experience the redemption of its Karma after death. The only possibility is rebirth.

Who is reborn? "I", the "ego" who was alive in a body and with a subtle inner instrument – generally known as the mind - is reborn in another body. When "I" am reborn, it is the same "ME" (Mind + Ego), but not the same body. Just like we change clothes but we remain the same, we change the body but we remain the same. It is the same ME. Whatever Karma we have created along with the opening balance that we started with is transferred to our Karmic corpus, our warehouse of Karma.

The Law of Karma seems to work as follows. Before we are reborn, we prepare for our next life. Some people believe that the subtle body goes to the astral world and then it is reborn. Others talk of the mind traversing through the causal world where it is even said to experience some of its rewards and reprimands. This theory is questioned because the one who is transiting

from one life to another has no physical body and no sense organs to perceive. Then how does the subtle body experience anything? No matter what the truth is, these theories don't interfere in the final outcome. The mind and ego with its accumulated Karma of its previous life or lives is programmed for a new life in a new womb to start its new journey carrying all of its previous Karma.

The body in which one is born has little relevance. It is only an instrument that perceives pleasure and pain. And while it seems to suffer, in reality, it is the mind and the ego that truly face the Karmic Music – pleasure or pain through the new body.

From the Karmic corpus, only some part of the Karma is assigned to the next life and often the balance is retained in the corpus to be redeemed in future lives in a new body. Thus, one starts with an opening balance of Karma when one is born and enjoys the rewards of good Karma or suffers due to his or her bad Karma.

When we are born, we don't start creating Karma

because as children we are innocent and absolutely unaware of the world that exists around us. The moment we begin to understand life, we start creating our own Karma. Sometimes, when a young child is seen suffering, it is said that it is redeeming its negative Karma. This negating of Karma is not only for the child, but also for the parents whose child is suffering.

As we grow up, the Law of Karma works in a full-fledged manner to create new Karma and to redeem the past ones. At the end, we face death and the accumulated Karma is carried forward. This Karmic cycle of life and death continues again and again, and it is said that ultimately every person has to escape from the Karmic cycle and unite with the Creator who has created not only the Law of Karma, but also the entire cosmos.

While all of this seems very simple, it is very important for us to realize the truth - the truth that we have a body, but we are not the body; the fact that the body dies but we never die; the realization that death is not the end, but just a bend to transcend. It is very important for an

aspirant who wants to realize the truth about Karma to understand these simple facts. While these facts seem easy to understand, it is our own mind that prevents us from transcending Karma. Most people who think that they are the body do not take the Law of Karma too seriously. This is because they see the body being consumed in flames and perishing. They think it is the end of the story. Unfortunately, this is a big misunderstanding. The body will die, but our Karma continues to live beyond. Only those who realize this find it necessary to live ethically and morally. The rest of the world just celebrates life but suffers beyond imagination. Not only do people suffer in this life, but they also sow seeds of suffering for their future lives.

The ones who understand Karma know that Karma makes us live again and again and because of Karma, there is no end. The cycle continues. It seems like you are going out of one door, but then you are coming back from another. As long as there is Karma, we have to be reborn, and as long as we are alive, we will be creating Karma.

The ones who are intelligent accept the fact that their body will die. They will be reborn in new bodies and face their past Karma. While this discovery is a great achievement, it is not the ultimate realization. Seekers of the truth ask a simple question – we die, and we are reborn, but how long does this go on and on? What is the ultimate end of this cycle of death and rebirth? The ultimate end is liberation from misery, suffering and pain, as is liberation from Karma itself. Is this possible?

**Karma and Rebirth have a connection we must know.**
**Our actions will be redeemed even after the End of the Show.**
**Our Karmas vanish when our body Dies.**
**We will be Reborn as the body who Cries.**

# Summary

## Karma, Death and Rebirth

The Karmic account doesn't stop at death.
It continues life after life.
At Death, the Body Dies but ME (Mind + Ego)
with Karma is reborn!
Death is not the End.
It is just a Bend.
Our Karma makes us live again and again
and the cycle continues.
As long as there is Karma,
we are reborn.
And as long as we are alive,
we will be creating Karma.

# Liberation from Karma

People commonly believe that we can't escape from Karma; therefore, there is no question of being liberated from it. This is absolutely right. As long as we believe ourselves to be the body and mind, we can never be liberated from Karma.

The only way to be liberated from Karma is to transcend the ego and realize the true self. When we realize that we are NOT the body and NOT the mind, only then can we realize that our actions are not ours. Although actions are being performed, if the actions don't belong to me then how can the Karma belong to me? The above may be easy to read but very difficult to understand. Therefore, one must contemplate on the essence of the truth before one can realize the truth.

Who are we? We commonly believe that we are the body,

the mind and the soul. What does this mean? Different people understand it differently. But by and large, every individual believes that they are what they think they are. They have a name, a family, a profession, a nationality, relationships and wealth, and all of these define them as an individual who lives and dies.

We are so programmed to believe this that we are just not able to think otherwise. We are not able to analyze the truth of who we are, where we come from and where we will go after we die. Because we live and die in ignorance, we do not realize the truth and we continue to go round and round in the Karmic cycle.

Of course, we have a body. We have hands, legs, a head and a heart. We know it. Just as we have a car, but we are not the car, and we have a shirt, but we are not the shirt; so also we have a body, but we are not the body. The body is formed around the cosmic energy that is "us" when it arrives on earth. Many years later, the body dies, and we - the life energy inside - depart, move on or pass away. We know this. We see it happening

every day. But still, we do not understand the truth that we are not the body.

Our mind makes us believe that "WE" are the mind. It makes us think and makes our thoughts control our actions. All those who believe in the Law of Karma may realize that they are not the body, but they definitely think that they are the mind. The body dies and perishes, but it is the mind that continues to live on and on and accumulates Karma in the process. Those who accept this philosophy believe that their bodies keep changing but their minds do not. The mind collects Karma and is reborn again and again in different bodies. As long as we believe that we are the mind and it is the mind that lives after the body dies, we continue to accumulate Karma.

It may sound very strange, but if you try to analyze the mind, you will realize that the mind actually doesn't exist! Sit quietly for a few hours and try to find your mind. Where is it? Your thoughts seem to appear from your head (where the brain is located), but your mind seems to be in every cell of your body. If you virtually

peel the body, you will find skin, flesh, blood, bones and bone marrow, but no mind. You can locate the brain, heart, kidneys and lungs along with the other organs, but you cannot find the mind. It is just a function of the body. The function of the brain is to think, just as the function of the mouth is to talk and legs is to walk. The mind itself doesn't exist as a separate entity. If the mind itself doesn't exist, then where is the question of it accumulating Karma or dying and being reborn to fructify its past Karma? All of this is a part of the big illusion called *Maya* projected in this humongous cosmic drama that is played on the earth.

If one wants to realize the truth, one has to go deeper to actually realize that we are not the body or the mind, but the life energy or soul. The life energy keeps us breathing. When the life energy departs, there is death. This is not some loose spiritual talk, but is endorsed by science. Decades ago, science proclaimed a law - "Energy can neither be created nor destroyed, but can only be transformed from one form to another." While this scientific law was tabled and accepted, only

recently did this law create ripples and had far-reaching consequences. In a laboratory, scientists were trying to study the smallest particle of matter beyond molecules, atoms, neutrons, protons and electrons. They were examining the smallest particle "quark" under a sophisticated microscope when suddenly one such particle just disappeared. The scientists were stunned and got together to debate on what had happened. It didn't seem so complicated because the existing scientific law had already stated that energy can be transformed to matter. Here they found matter being transformed to energy. As they were recording their observations, they suddenly saw that the particle reappeared. They called this new discovery the Wave–Particle Duality, wherein a particle can become a wave and a wave can become a particle. What does this scientific discovery have to do with Karma? It is critically important to understand that even science has discovered that we as human beings may appear to be a large chunk of matter, but in reality we are nothing but energy. We are probably trillions of energy particles that collectively appear as you and me. Therefore, what are we? We are nothing

but energy. We are a life energy that appears as a body and mind on this planet earth.

How can energy appear as you and me? Have you seen a movie? What happens in a movie? Are the actors who are projected on the screen really acting in front of us? Of course not. We know that in a movie theatre or on a television screen, beams of energy are projected, which in turn create images. It is not real. It is just a projection.

Human life on earth is a far more sophisticated projection. Today, movies are produced in 3-D and the world has moved to virtual reality to get real life experiences in theatres. While we enjoy modern cinematography, we don't realize that everything that happens on planet earth is nothing but a big cinema, produced and directed by the Creator and controlled by a power called *Maya* or illusion. We live and die in this illusion of *Maya*, thinking we are the body and the mind; therefore, we accumulate Karma. Thus, we suffer again and again as we die and are reborn. A tiny fraction of humanity who realize the truth understand that they are not the body or the mind. On realization, they are liberated from Karma.

How are they liberated from Karma? Karma belongs to the body and the mind. The moment one realizes that they are not the body and the mind, then there is no question of them accumulating Karma. If I realize this truth - I am not the body. I am not the mind. The actions are not mine. The Karma is not mine - not only am I free from accumulating new Karma, but all the past Karma and the corpus of Karma that seem to be mine drop like a pebble in the ocean. However, this happens only with the realization of the truth. Without realization, one continues to live with one's accumulated Karma.

It is actually not so difficult to realize the truth. However, it needs commitment, passion and even obsession to reach that level of realization. The mind is like a monkey. It keeps jumping from thought to thought. It produces innumerable thoughts, and we struggle to keep it still and contemplate. To realize the truth, we must tame the mind that jumps like a monkey to become calm like a monk. When we reduce unnecessary thoughts and do away with the constant murmur and clutter of the mind, it can focus on the truth. Otherwise, it keeps jumping from thought to

thought, moving from the past to the future without realizing the truth. Those who are able to tame the monkey mind realize the fact that the body is being recreated constantly. As our cells die, our body is completely regenerated. Every 5–7 years, we have a new body; therefore, an adult of 35 has already had five bodies and someone who has crossed 70 is living in his or her 11th body. How can we be the body that keeps changing? Obviously, we can't and how can we be the mind that we can't find? Neither are we the body nor the mind. We can only be the energy that gives life to the visible body and subtle mind. Once we realize we are the life energy and not the body and mind, we also transcend the ego. The ego exists only because I believe that "I" am the body and it's "my" mind. When there is no body and no mind, there is no question of the existence of the ego, "I".

When there is no ego, no body and no mind, then there is no doer. In fact, nothing is done. It's all an illusion or a myth. It appears to be real, but in reality it is not.

*Once upon a time, in an ancient kingdom, a drama was*

*organized in the royal court. The king and the queen were ready to watch the drama in which there were a lot of actors. But they needed a young girl of approximately 10 years of age to play the part of the princess, the most beautiful girl in the play. But they could not find such a girl. The queen had a great idea. She decided that her own son, who was very cute and around the same age, could be dressed up as a beautiful little princess. The prince was transformed into a beautiful girl, and the court resumed its project. As the drama was being staged in the king's court, there was no doubt that this princess was the prettiest girl in the entire cast. She looked so endearing that the queen wanted her beauty to be captured. A painter was called and a beautiful painting of the gorgeous little girl, the princess, was created.*

*About 10-15 years later, the prince, now a young man, was taking care of the kingdom. He wanted to get married, but he couldn't find a beautiful girl. One day, as he was looking for some weapons and valuables in the attic, he came across the portrait of the most beautiful girl he had ever seen and fell in love with her. When he saw the date of the painting, he realized that the girl would be of the same age as himself. He soon declared , "I will only marry this girl." So, he wentaround his kingdom trying to look for this princess. He*

*spoke to his mother and father, and they found that he had become obsessed with the princess. So, how could they tell him the story? However, there was a wise man in the kingdom who was also a very close friend of the prince. He asked the prince, "What is the problem?" And the prince told him, "I want to marry." The wise man exclaimed, "Very good!" He asked, "But who do you want to marry? Have you met her? Where is she?" The prince replied, "I haven't met her but I have seen her." So, he took this wise man to the attic, showed him the portrait and said, "I want to marry this girl." The wise man smiled and asked the prince to sit down and explained, "Prince, Thou Art This! This is you. You were the beautiful princess." And he narrated the whole story. The prince realized that he could not marry the princess in the portrait because he himself was the princess! The princess actually didn't exist. And although she seemed to exist in the painting, the truth was that he himself was the princess and therefore, he could not marry himself!*

*The princess was a myth. She did not exist although the picture in which she appeared did. The moment the prince realized the truth, he laughed at his own ignorance.*

The moment we realize that we are not the body and

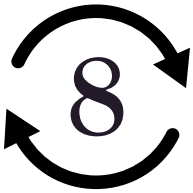
mind, where is the question of us creating Karma? We are able to see everything that manifests, but we are unable to see the true life energy that exists everywhere. We live and die in ignorance. We do not realize the truth, and we suffer with our Karma as the body and mind that dies and is reborn again. If we realize the truth, then we can be liberated. We can be free from all Karma of the body and mind as we become an observer and not the doer. We experience a cosmic drama all around us and view everything as cosmic energy that is being projected on the humongous stage called earth. All this is produced and directed by a Cosmic Power that has created the show on earth.

**Is it possible to escape from Karma?**
**How can we live without doing our Dharma?**
**When we realize that**
**the world is not real but a Drama,**
**Then we are liberated with Moksha or Nirvana.**

# Summary

## Liberation from Karma

How can we be liberated from Karma?
We can be liberated from Karma
only when we realize that we are not the Body.
We are not 'ME' - Mind and Ego.
The Mind and Ego accumulates Karma and
experiences good and bad through the body.
When there is no body, ego and mind, there is no doer.
If we realize we are not ME (Mind + Ego)
but the Life Energy or Soul within,
then at Death, we are liberated from Karma.




# Who Manages the Law of Karma?

Those who want to understand Karma and live to transcend it overcoming the suffering of the body and mind cannot do so without realizing the truth of our life in this world. What do we know? We know that we exist. The world exists. We are born and we die. We also know that we experience pleasure and pain in the journey of life. But most of us don't know anything beyond this. We do not bother to stop and ask questions. We do not go on a search to understand the important questions of life. We live, we die and we cry, but we don't ask why. We look up at the sky and see the stars and the clouds, but we don't question how all of these have come about. Who created the mountains and the seas, the rivers and the trees, the butterflies and the bees? Did they all just come into existence? Of course not. There is a Cosmic Power, the Creator who has not only created everything but is also managing it.

The Law of Karma is one such Universal Law that ensures that the entire cosmic drama is preserved. There is some power that manages Karma. We don't know what it is, where it is and who it is, but it is. Without this Power, this world and everything in it cannot exist. Life would be impossible without a Supreme Power governing the cosmos.

In fact, if one gets into a deep analysis, one will realize that the entire world and everything that happens is nothing but a big drama, a show. The earth is a stage, and we are just actors who come and go. But because we don't realize that it is a show, we consider everything to be real. Since we think that we are the body and the mind, we create Karma and we are born again and again. We don't realize that the One who has created this world, you and me, is the energy within us. Unfortunately, we forget the producer–director of this show and we get so engrossed with the ego–mind–body complex that we suffer again and again. Those who realize the truth are liberated from Karma. They realize the truth of who they are, and thus, they transcend the ego. They escape the cycle of death and rebirth. They live in eternal joy, bliss, and peace.

Let us look deeper. The earth is a huge stage. It has 8 billion actors and trillions of other creatures, including plants and animals. How does all this happen? It is the work of a Cosmic Power – the Creator of the universe. Without this power, life on earth would be impossible. The Cosmic Power manages the Show through several cosmic and universal laws including the Law of Gravity, the Law of Karma, the Law of Balance, the Law of Cycles and others. The Cosmic Power is not micromanaging the show. Every action of ours and every circumstance is not directly controlled by the Power. The Power has given us a free will. We can choose to do as we like. But once we 'do', we are rewarded or reprimanded by the Law of Karma. If we are kind and good, the law fills our life with happiness; but if we are cruel and live a life of negativity, we cannot escape from our own actions. Everything is so beautifully choreographed, produced and directed by the universal power.

This power is often referred to as God and so easily misunderstood to be something with a name and a form. The fact remains that the Cosmic Power is

beyond human comprehension and imagination. The power is invisible and immortal. The power is omnipresent – present everywhere, omnipotent – all powerful and omniscient – knows everything. After all, this cosmos is its show! It is the producer-director, and we are both the audience and actors who come, do our part and go. We come back on the stage called earth again and again as per the Law of Karma. This is the way the storyboard is planned. We must realize that this is a show and we are nothing but specks of the cosmic energy, so we must eventually realize the truth and become one with the Cosmic Power. Otherwise, we will continue to suffer on earth as we are reborn in a new role with a new body in the next scene of the cosmic show.

All the religions of this world talk of God. The only problem is they believe that their God is supreme. This leads us to believe that there are many Gods. The Hindus believe that there are 33 million Gods. If we use our common sense, we will realize that if God is the name given to the Creator, there can be only one Power that could be the Creator and preserver of the universe

and all that happens in the cosmos.

Most religions too believe in the existence of a doctrine called Karma, but not all of them go deep to understand the law and then guide their followers to live a life where they can transcend it and escape from suffering. Most religions also say that the goal of life is Liberation, *Nirvana, Moksha, Mukti,* Salvation or Enlightenment, but not all of them are able to help their followers be liberated from the ego, mind and body. This is a difficult challenge, and unless religions unite to make humanity believe in a Power beyond name and form, we will never realize that we are actually energy, God energy!

The very Creator who created the world and everything in it is within us and in every creature. How is this possible? If you look at the Sun reflecting in a bucket of water, you may assume that the Sun is in the bucket with all its power. If you have ten buckets, it appears as if there are ten Suns. All of God's creations are actually nothing but His reflections. He manifests as you and me, but we don't realize this truth. We live

and die in ignorance. How does a spider create its web? The spider creates its web out of itself. If a spider can create its world, why can't the Creator?

The entire cosmos is like a *Karmabhoomi* – a land where Karma is displaying its magic. How does this happen? We know by now what Karma is and how it works, but we need to learn what causes the Karmic drama to unfold. It is the power of *Maya*. *Maya* or illusion is a unique power of the Creator. It has two unique features – a power to project and a power to conceal. What does the movie projector do? It projects the movie and conceals the screen. *Maya* is a global projector. It projects the entire illusion that is displayed on earth and beyond. We human beings are trapped in *Maya* and live in ignorance. *Maya* not only projects a dream-like universe in which a cosmic drama is unfolding day after day, but also conceals the Creator who has created it. We humans foolishly forget the Creator who is concealed and get lost in the illusion of *Maya*.

While you dream, do you realize that whatever you see in the dream is not true? Of course, you do. If you

dream that you are a pilot flying a plane and suddenly your plane is caught in a turbulent storm up in the sky and you wake up startled, what do you do? Do you continue being the pilot who needs to take the flight to safety or do you sheepishly realize that it was just a dream and then rub your eyes and get off the bed? After all, it was only a dream. This world too is nothing more than a mere dream that ends at death. Unfortunately, we human beings, under the spell of *Maya*, do not realize the dream-like existence and continue to live and die in the illusion. *Maya* makes this world appear so real that we can't but believe in the illusion. We know at death that nothing is ours. The body perishes and there is no mind. The energy inside us merges with the energy outside us. Where is the question of a rebirth? Rebirth is an illusion caused by Maya but as long as we believe in the lie, we have no choice but to accumulate Karma, to die and to be reborn. The moment we realize that we are not the ego–mind–body complex, we overcome *Maya*. There is no Karma. There is no rebirth. There is nothing except a magnificent projection of cosmic energy by the Cosmic Power. The Sun shines as the skies sparkle with drifting clouds

amidst rainbows over roaring oceans. The oceans splash over 200 countries in 7 continents with over 8 billion people on the stage called earth and trillions of other special effects and props that together make the theatre of the Cosmic Power so real. But it is not real – it is just a projection of energy, and we, prisoners in cages of ignorance, live and die only to be reborn as per our Karma due to our ignorance. If we realize the truth, we will be free and liberated and truly enjoy the show on earth.

If we try with our limited intelligence and imagination to comprehend the Creator and His gigantic superpower, it will be like trying to empty the ocean into a bucket. We are tiny, insignificant specks of creation and it is beyond our ability, our comprehension and our imagination to define the Creator and to understand His power. All we can do is accept His divine will and surrender, live with gratitude, and bow down to His grace. We are not capable of anything beyond that. We can go no further than to realize the truth that we are not the ego, the mind or the body and that we are a tiny speck of the cosmic energy. If we live

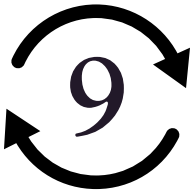
and die with this realization and if it be the grace of the Creator, at death, we may be liberated as we transcend the Law of Karma, overcoming the ignorance of *Maya*. Then we will be free from Karma, from rebirth and from Ego, Mind and Body. We will be united with the Creator. The tiny drop of cosmic energy that is within us will merge with the universal cosmic energy.

**Karma is a Cosmic Law**
**that makes everything go.**
**Who is it that is managing the show?**
**It is the One who made the earth.**
**The One who causes our**
**death and our birth.**

# Summary

## Who Manages the Law of Karma?

There is some Power that manages Karma.
We don't know who that Power is
or what it is, but IT IS!
We are unable to comprehend this Power
whom we called God or the Creator,
due to our limited power of comprehension.
All we can do is to accept the Divine will
and surrender to it.
With Divine grace,
we can transcend the Law of Karma and be Liberated.




# Realization can Transcend Karma

The first step towards our liberation from suffering caused by Karma is to acknowledge that a Cosmic Power exists. We are living in ignorance. It is not easy to overcome this *Maya* and to transcend the ego, mind and body. But if we are passionate to realize the truth and we develop an obsession to be liberated, then with dispassion, discrimination, discipline and the grace of the Creator, we may realize the truth and be liberated. Otherwise, we will live and die. As per our Karma, we will be born again and again in the illusory world of *Maya*.

We know what Karma is and most of us even know how to deal with it. Whenever something happens to us, we shrug our shoulders and say *"Karma"*. When something happens to others that is beyond our understanding, we imagine that it must be their Karma

returning to them. While this book covers the A to Z of *Karma* and the law, "What you give is what you get," what is our most important challenge? It is not just to understand everything about Karma, but to be able to transcend it. Only if one realizes the truth, one can transcend Karma.

As long as we believe that we are alive and doing something, our actions are recorded as per the Law of Karma. Whether our actions are good or bad, it hardly matters. What matters is that we continue to exist as an ego, mind and body entity taking ownership of our actions. Although we do good deeds, we will still have to be reborn as per the Karmic Law to be rewarded for our positive Karma. The moment we are born with a body-mind complex that thinks, craves and desires, our suffering begins and continues till the moment we die. The goal is, therefore, liberation from rebirth after death, which means liberation from Karma.

You and I are alive in a body–mind complex. The body has to die. But if we realize that we are not the body that will die and we realize that the mind is an illusion, we

will not be reborn. This will only be possible if we live with this realization. Just learning the truth that we are not the body and the mind is not enough to liberate us from rebirth. If we continue to live as an ego with a body and a mind performing actions, then we continue to create Karma. The challenge is to stop creating Karma. How is this possible?

If we want to stop creating Karma, we have to realize that we are not the body–mind complex. Realizing means not only knowing, but living the fact. The body with its senses craves, and this leads to desire. If we are caught in a web of desire, craving and lust, then we have not realized the truth despite understanding the A to Z of Karma. A truly realized person lives dispassionately, detached from people and possessions. A realized being knows that nothing belongs to him. Although he lives in the body, he knows that he is not the body. The body is only his habitat and an instrument to realize the truth. It is not enough to transcend the body. A realized being has to transcend the mind. How does one transcend the mind? The mind is constantly producing thoughts, and these thoughts make us believe that we

are the ego. These thoughts create feelings that lead to actions that eventually create Karma. When we realize that we are not the mind, we shut the mind from thinking thousands of thoughts a day. The mind is like a monkey. We try to transform it into a monk. We try to reduce the Mental Thought Rate (MTR) and thereby, make it a monk. We have an intellect that is distinctly different from the mind. It is another part of our subtle body, but our mind confuses us to disbelieve this. By using the intellect, we can cage the monkey mind, which is an illusion, and thus transcend it. We also need to overcome the ego. This is the only way to progress on the path of liberation.

Unless we have a total grip on the body and mind, our true self within remains a slave to the ego. A kind of tug of war starts within when we try to realize the truth – a war between the ego that is illusory and the real energy that we truly are. We need the help of the intellect to realize the truth.

We are not the ego – it is an illusion. We are energy. That is the truth. When we realize the truth and live

with the realization, we don't create Karma. The moment we stop creating Karma, not only are we free from creating Karma, but the realization drops all our past Karma like a pebble in the ocean. This happens because we are living with the realization that we are not the ego, mind and body complex, but a tiny spark of the Divine Energy that gives life to the body as long as it lives. We don't know anything beyond. We have not been given the gift of understanding what is beyond.

Realization is not a game for the ordinary. Less than 0.00001% of humanity is able to realize the truth and live it. This is because we are slaves of *Maya* or the illusory world. Instead of us controlling the body and mind, we are controlled by them.

True seekers who want to transcend Karma and be liberated go on a quest to realize the truth. All those who realize the truth and are liberated may not have used the same method of realization.

Realization is enlightening. It is like being in a dark room where nothing can be seen, but by switching on a bulb,

suddenly all the darkness vanishes. So also on realization, ignorance vanishes instantly and one is liberated. As long as one is enveloped by ignorance, one doesn't realize the truth. For instance, one sees a snake in the dark. One doesn't realize one's ignorance until one finally discovers that it was not a snake, but just a rope that appeared to be a snake. Once we realize it's a rope and not a snake, the fear is gone, it's totally eliminated.

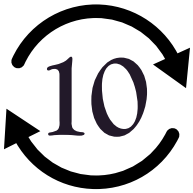
Two things happen to cause this ignorance: first, the false projection of a snake by one's mind; and second, one's inability to observe the rope. The realization of the fact that it is just a rope immediately eradicates one's ignorance that made it appear as a snake. All methods of realization similarly lead us to the realization of the truth about life that we are not the body or mind but the life energy. With the removal of ignorance that we presumed to be true, we are liberated from Karma. Because we live and die with the ignorance that we are the ego, mind and body, we create Karma. Realization of the truth that we are the Divine Energy liberates us from all Karma. What is the way to realize this truth?

**Nobody can escape Karma, you see.**
**For whatever we do,**
**that is the future that will be.**
**But the one who realizes**
**that the doer is not ME,**
**He is the one from Karma who is free.**

# Summary

## Realization can Transcend Karma

Upon Realization we don't create any Karma,
we drop all Karma.
When we realize that I am not the Ego,
the Mind or the Body,
we transcend Karma.
We must realize that neither are good deeds mine,
nor are bad deeds mine.
I am the Divine Energy within.
This realization drops all
the Karma of all three accounts and we are liberated.
Just having the knowledge of A to Z of Karma
is not enough.
It is important to live as a Realized Soul,
not as Ego, Mind and Body.




# Methods of Realization

What is the connection between Realization and Karma? There is a direct connection. Realization is the end of Karma. Without realization, we will be always creating Karma.

Who does Karma belong to - the body or the mind? Realization makes us understand that we are neither the body nor the mind. In fact, Karma does not belong to us. We are the life energy, the Spirit or the Soul that gives life to the body, mind and ego complex that performs actions and thus creates Karma. On realization of the truth, we are liberated from Karma and the suffering that comes from death and rebirth.

There are several methods of realization.

## Method 1: The Reflection Method

The first method of Realization is Reflection. A king had a dream that he was a beggar. In the dream, he was in pain, hungry and dying after he lost his kingdom in a war to his enemies. He was in so much of pain that he had no energy to even cry or beg for food.

In that state of total helplessness, when he was on the verge of a breakdown, he woke up to find himself sleeping in the king's palace. His nightmare was so vivid that it left a question on his mind – "Am I a beggar who was dreaming that I am a king" or "Am I a king who was dreaming that I was a beggar?" The king kept asking the question, "What is the truth - This or That?" A saint who was passing through the palace approached the king who was still contemplating what the truth was. He helped the king by answering his question. He remarked, "You are neither the beggar nor the king. You are neither this nor that. But you are the observer of the two states of consciousness - the waking state and the dream state."

Taking this forward, one can reflect and realize the

truth. In our waking state, our body and mind are awake and we believe we are who we are. In our dream state, our body is asleep, while our mind is awake, and we believe we are what the mind imagines us to be in the dream. When we go into a deep sleep state, both the body and the mind are asleep, and we seem to become nothing. We experience bliss in a state of deep sleep. We know that we slept like a log. Who actually knows that we slept? The three states of consciousness – being awake, dreaming, and deep sleep are experienced by us, the true self.

We are the fourth entity that sees the coming and the going of the three states of consciousness. We don't become any of the three – the waker, the dreamer or the sleeper – but rather, we experience these three states of consciousness.

Who is the one actually passing through these three states? We, the Energy, realize this truth by being conscious, just as the king was made to reflect and realize that he was neither the king who was awake nor the beggar that he dreamt he was. He realized that

eventually he would not be a king just like he ceased being a beggar when he woke up. He was the consciousness that was experiencing the roles of a king and a beggar. He was neither the king, nor the beggar, but an energy consciousness, which was passing through these experiences.

Reflection on who we truly are can lead to the realization that we are the observer – the fourth entity – and not the three states that seem to come and go. We are neither the Waker, the Dreamer nor the Sleeper. We are energy. Once we reflect and realize this, we are liberated from Karma.

**Method 2: The Questioning Method**

Questioning is a simple method of realization. One can ask questions by looking at the universe. The Sun, the moon, the stars, the birds, the animals and the flowers – how did all of these come about? How was I created? Biologically, I was conceived through the fusion of the male and female cells. I was born as a little baby, but how did it all happen? What is the secret of Creation?

What came first – the chicken or the egg? Of course, the egg would say, "I came first! Without me, how could the chicken come?" But the chicken screams, "Nonsense, it was the chicken that came first. Without the chicken, there could be no egg." Introspect on the question! You will realize that neither did the chicken come first nor the egg. Both are simultaneous manifestations of the Creative power. That means everything else in the universe irrespective of its appearance or form arises out of the same universal energy that we do. Seekers who question need a lot of patience. They ask questions – where did all of this come from – me, the world and everything? They keep asking questions relentlessly till they realize the answer.

Isn't it true that when we are conceived, we are just a tiny zygote – the fusion of two human cells? Life develops in the embryo. Then our body develops around the energy till finally we are delivered to earth.

What are we in reality – the baby that was born or the fusion of the cells that initially developed as the zygote or rather still the embryo? One who realizes that he is just

the energy that is born as the baby knows that he is not the zygote, the embryo, or the baby, but the life – the energy that passed through these life cycles.

What happens next? Our body grows. How does it grow? It grows through the food we consume. Are we the food that makes the body grow from a baby to a full-fledged adult? Of course not. The same "ME" grows, ages, decays and dies. What happens at death?

At death, the body is as it is. There is no change in the form of the body. Who died? What died? What happened? The body that housed the energy died. The energy seems to have departed from the body. What are we? The dead body that lies on the floor or the energy that departed? If at death, we are not the body, then even now, we are not the body; but we don't realize this.

The body may grow old, get diseased, decay and die, but we don't die. This is because we are not the body. On thorough introspection, seekers reach the conclusion that they are not the body-mind complex.

Initially, the mind refuses to accept that "I am not the body, the mind and the ego." But through effective use of our intellect and elimination of our ignorance, we can realize the truth. On realization of the truth, we can be freed from all Karma.

**Method 3: The Meditation Method**

Another method of realization is meditation. It is a method wherein we reduce our Mental Thought Rate (MTR) and try to focus on just one thought. We slow down the thinking process and contemplate just one idea. The challenge is to shut off the senses and make the mind concentrate on just one thought - Who am I? Am I this body? Am I the mind? In this method, the body and the mind are both STILL. Only the intellect meditates and contemplates, "If I am the body, then which body am I – the body that I was born in or the body that I inhabit today? Am I the body that will grow old and die? The body is constantly changing. So, what am I?" Such contemplation can lead to realization and liberation. Another way of calming the mind may be by just meditating on the waves of the ocean. Are those that

appear to be waves actually waves? If we meditate on the ocean, we can see the wave appearing from the ocean and going back into it. The waves have no existence by themselves, but they appear to exist. Meditating, contemplating and introspecting with deep focus on the ocean and waves will eliminate the difference between the wave and the ocean. We will realize that the wave is only an effect of the ocean which is the cause. But unless we meditate and focus our mind on that one thought, it is difficult to realize the truth.

Through meditation, the mind can be made still. It will stop wandering and start focussing. When one meditates, one gets a direct realization of the truth through the stillness that is created by meditation. Simple meditation on "Who am I" can lead to this experience, and then liberation from Karma.

**Method 4: The Peeling Method**

In the peeling method, imagine peeling an onion. You keep peeling the onion until finally nothing is left. One imagines the body to be made up of layers just like one

wears layers of clothing on the body – the first layer being the undergarment; the second layer is the garment; the third layer is clothes that keep one warm, the fourth layer could be the overcoat. As you keep taking off the layers, the overcoat followed by the next layer and the garment and then the undergarment, you finally reach the body.

Now one must virtually peel the body as if to find what is inside. First, one peels the physical layer of the body. It starts with the epidermis – the outer layer of the skin that protects blood from oozing out, followed by the peeling of tissues, muscles and bones till the entire physical body is peeled. One finds the skeleton of bones, and if one breaks the bones, one gets to the bone marrow. Obviously, the peeling method is a virtual one; and it requires imagination without which one cannot visualize peeling the body. When virtually everything is peeled off and kept on the table, one wonders – "where am 'I', the one who was alive in the body?" 'I' escapes into the consciousness that's all around.

**Method 5: The Negation Method "Not this, Not this; I am That":**

The most popular method of realization is referred to as "Not This, Not This; I am That". In this method, one first realizes WHAT ONE IS NOT. Am I this body? No! While I seem to be the body, I understand what happens at death. The body is as it was, but we say that the dead person has moved on or passed away. This means that the person that died is not this dead body. He never was! So I am clear that "I am Not this body, Not this mind."

When this body is cremated or buried, its five constituents disintegrate. The air gets released into the atmosphere, the water evaporates, the fire disappears as the body turns cold, the space occupied by the body shrinks, and what is left behind is just a little soil. Of course, I am not this body I seem to be. I am none of the five constituents that disintegrate. If I am not this body and its five constituents, then what am I? I am that energy that departed. This is the realization of what I truly am. I am not This, I am That – Not "this" body I seem to

be, but "that" energy, spirit or soul. This realization frees us from Karma.

**Method 6: The Seer and the Seen Method**

Imagine you are looking at an apple. Who is the seer? What is being seen? The eyes are seeing the apple, and the apple is being seen. The apple is the object, and the eyes, the subject. If we ask who is seeing the eyes that see the apple, then we say the mind is observing the eyes.

So now, the eyes could be considered as the object, and the mind becomes the seer or the subject. Now go one step further - who is seeing the mind seeing the eyes looking at an apple? I am seeing the mind. "I"– the observer – sees the mind and observes the eyes that see the apple. Ultimately, this method of realization confirms that I am seeing everything. I am seeing the mind, the mind is seeing the eyes and the eyes are seeing the apple.

That is the reality, isn't it? 'I' the consciousness knows that my mind is wandering. I am different from the mind. My mind knows whether the eyes are seeing the

apple or seeing the ball. My mind observes the eyes. The mind is different from the eyes.

The eyes know that it is an apple. The eyes can see whether it is an apple or a pineapple. But the eyes are different from the object, the fruit it sees. Therefore, finally who is the ultimate seer? Who is the one who is ultimately seeing? Is it the eyes that are seeing the apple, the mind that is seeing the eyes or 'I' the consciousness that is watching the mind watch the eyes see the fruit.

If I remove the eyes and keep them on a table, will the eyes be able to see? Of course not! The eyes are connected to the mind through a network of nerves. So if you have an object, say the apple, being seen by eyes and observed by the mind, the moment the mind sleeps, the eyes close and then we can't see it. But it is me – the energy – that gives power to the mind to be able to give life to the sense perception to perceive the object. It may be a little complicated. But if one is keen to realize the truth, then one must contemplate the Subject–Object method or the Seer and the Seen method to realize who one truly is. We are not the eyes,

and we are not the mind. We are the energy that gives life to the mind and to the eyes. How does one explain that?

Sometimes though our eyes are open, we see nothing since we are asleep. The mind is asleep though the eyes are open. This is because the eye is only an instrument of the mind, and the mind is an instrument of "me" – the one who sees.

In all the methods illustrated thus far, what happens? The method first leads to realization. A realization that we are not the body, the mind and the ego we think we are. We are the energy that gives life to the body. The realization wipes out the ignorance and liberates us from Karma. When we realize we are not the body, mind and ego, we are able to disassociate from all the pain, sorrow and misery that we experience as ignorant human beings. This is the realization that leads to our liberation from the belief about what we are not and what we truly are. If we are not the ego, the body and the mind, then there is no question of creating any Karma.

## Method 7: The Scientific Method

What are we in reality? Einstein, the world famous scientist, stated this decades ago in his scientific equation **$E = mc^2$.** He explained through this equation that energy can neither be created nor be destroyed, but it can only be transformed from one form to another.

Mass and energy are interchangeable. This scientific equation can lead to the realization of the truth that we are energy and not mass that we seem to be.

In those days, this equation seemed to be too complicated to be applied in the realization of the truth of who we are. But today, this very famous formula decodes the mystery of who we truly are. Earlier, this scientific formula only advocated that energy and mass are interchangeable, but this did not lead to any realization. In today's world, scientists have taken the above finding to a new level of discovery.

Under a microscope, when a human cell was being examined, scientists didn't stop at seeing atoms. They went on to find protons, neutrons, electrons and the

smallest amongst them – quarks.

On further study, scientists were bewildered that an extremely tiny particle suddenly disappeared into waves. How could matter just disappear? Scientists concluded this to be Wave–Particle Duality, where the particle was becoming energy waves. They were even more astonished to find the energy wave reconstituting into a particle.

Of course, this endorsed Einstein's earlier theory on mass and energy convertibility. Beyond that, the discovery led scientists to believe that in reality, the human body that appears to be a mass of flesh and bones is actually trillions of energy particles that together appear to be the human body. This scientific discovery is another method of realization of "who" and "what" we actually are. We are not the body that we appear to be. We are energy. And this is not some philosophical claim, but a scientific discovery that was proved using a powerful microscope. This scientific realization liberates us from all past Karma, as it endorses that we are not the body-mind entity that seems to create Karma.

## Method 8: The Causation Method

What is the Causation method? It is a very simple method that is based on the following three tenets:

1. There cannot be an effect without a cause.

2. An effect is nothing but the cause in a different form.

3. If you remove the cause from the effect, nothing remains.

The law of causation makes us realize that we are just effects. There is a cause due to which we come into existence. This cause is a power beyond our comprehension - a power that is the source of life. If the power leaves us, there is death and there is no breath. We disintegrate into nothingness.

The law of causation when properly understood makes us realize that we are manifestations of the divine energy and effects of the divine cause. Without the Divine Energy, we are nothing.

Those who don't understand the law of causation must

contemplate on this analogy. Gold is the cause; the ring, the bangle and the necklace are only the effects. They are different forms of gold. If you remove the gold, nothing remains. Mud is the cause. From mud appear the pot, the plate and the statue, which are just the effects. If you remove mud, there is nothing. We too are just effects; the divine power is the cause. Without the divine power, we are nothing. Being nothing, where is the question of creating Karma? We do not need to be born again if we realize that we are just Energy, not the body and the mind we seem to be.

**Method 9: The Beauty Method**

How can one realize the truth through the beauty method? Look around you; you see so many beautiful creations. Roses in the garden, birds in the sky, fishes in the water, and lovely people on earth. Where does all this beauty come from? If we understand the beauty method, we will realize that the beauty is not in the flowers. The moment a flower is plucked and the life inside it withers away, there is no beauty left. All creatures alive lose their beauty the instant life leaves

them. Therefore, the beauty never belonged to them. The beauty appeared in them due to the divinity that flowed through them.

Our eyes are beautiful, but if we remove our eyes and keep them on a table, they are worth nothing, because they are disconnected from the life that flows through them. If we realize that all the people in this world actually glow due to the life that flows through them, we will be liberated from the illusion that the body-mind-ego complex is their beauty. This also liberates us from all the Karma that we carry life after life as we realize we are that Divine Beautiful Energy, not the Beautiful Body we thought we were.

**Method 10: The Self-Realization Method**

The final method of realization that can liberate us from Karma is called the self-realization method. We must realize who we truly are.

*A man of wisdom once asked a visitor from America, "Who are you?" He replied, "I am John." "That's your name, the saint said and asked him again, "Who are YOU?" The visitor*

*said, "I am an American." Then, the saint said, "I know you come from America, but Who are you?" "I am the son of Mr. and Mrs. Smith and father of Tom and Mary," he said. "No, that's your relationship with your family, tell me Who are you?" the saint continued to question him. "Ok, I understand," he said, "I am a business analyst working in Wall Street." "Sorry, I did not ask for your profession," said the saint. "Tell me. Who are you?" the saint did not stop. The visitor was confused, he told the saint, "I am sorry. I don't know Who I am. Can you please explain to me Who I am?"*

*The saint first made him realize that we are not the body that we seem to wear. Whatever his responses, the visitor was referring to the body that we are not. We are the ones who wear the body. The saint then asked him to sit quietly and find the mind. After two hours, the American reported, "I can't find my mind." The saint then made him realize that we are neither the body nor the mind. We are the life energy. If we realize the truth of who we are, we will be liberated from Karma, as Karma belongs to the body and mind that we are not.*

Whatever be the method of realization, a seeker who realizes the truth is free from Karma. Realizing that we are not the body-mind complex liberates us not only

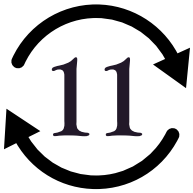
from our present Karma but also from all the three Karmic accounts that seem to be ours.

**Whatever be the Method we use,**
**what we Truly are we must not confuse.**
**Not the Ego, the Body nor the Mind,**
**We are the Divine Energy, this Truth we must find.**

# Summary

## Methods of Realization

There are many methods of realizing the Truth.
All the methods can lead us to the realization -
We are not the body. We are not the mind.
We are the Life Energy inside - the Atman,
the Spirit or the Soul!
When this life energy leaves there is Death.
There is no breath!
Realization liberates us from
the Ignorance of who we are not and
along with that, from all Karmas as we
Realize the Truth!




# Living as an Observer

Once we have realized the truth, what is the next challenge? It is to observe the world as a cosmic drama. The earth is a big stage; we are all actors, we come, do our part and go. There is a producer and director of the show. He controls the story as it unfolds moment by moment. We have no business to question the Power. In fact, the Creator has decided our roles on earth. We did not choose where, when and how we were born.

Unfortunately, we think this world to be real, when in reality it is just a mega drama. Because we consider it to be real and because we think this is my body and my mind, we create an illusionary ego "I". The "I" performs so many actions and creates Karma, both good and bad, but does it out of ignorance. The "I" must realize through various methods of realization that "I" am only the life energy, not the body or the

mind. Therefore, these are not my Karma, but the Karma of the body and mind that "I" am not.

Therefore, our challenge is to enjoy the Show. The "I" must observe the Show and not live as a prisoner trapped in a body-mind complex. Of course, we have to live till the producer-director takes us off the stage called earth. But definitely, Karmas don't belong to us. Realization gives us this gift of understanding.

We must watch the Show. Nothing happening on the earth stage is good or bad. It is all perfect. The Creator has created such an amazing cosmic drama with billions of people, along with trillions of other creatures. Wow, what a Show!

Not only should we enjoy the Show, but we should also live with the realization that we are not the body and mind. We are not the actors. We are just instruments through which the Lord enacts His drama. We should not get attached to the stage or to other actors on the stage. Our goal is to escape from this illusion and unite with the Creator when our life is over. If we foolishly start thinking that "I" am some person called "James",

this is my house, my family, I own a big property and run a big business, we will get trapped into creating "Karma". All our actions will then have to be repaid, good or bad, by another birth that is based on our Karma.

Actually, "I" am not James. James is just the name of an actor who acts in the show. Imagine somebody who is playing the role of Alexander on the stage starts thinking that he is actually "Alexander", the world conqueror, what would happen? He would be miserable when he gets off the stage because he would have to wake up from what was an illusion all along.

As long as we live believing in the illusion, we will be reborn due to our own actions. Birth will follow death, and with it will come all the sufferings in the world. Our goal is to escape from the cycle of death and rebirth. We should live as observers who have realized the truth. At death, if we live as observers, we will unite with the Creator and not be reborn.

But how is it possible? Even after realization, we are

still alive and still perform actions creating Karma. A Karma Yogi who has realized the truth doesn't create any Karma.

**Once we realize that everything is a Show,**
**Nothing is real, we come and we go,**
**Then we do not feel misery and pain,**
**For we just watch the drama**
**without loss or gain.**

# Summary

## Living as an Observer

The Earth is a big stage.
We should realize that we are just actors.
We are just instruments through
which the Lord enacts His drama.
We should not get attached to the stage or
to the actors on the stage.
We should live well and enjoy the show!
We should live as observers, as a Karma Yogi
and free ourselves from creating Karma.

# A True Karma Yogi

Who is a true Karma Yogi and how does a Karma Yogi escape from Karma? While the world thinks that it knows everything about Karma, in reality, most of us have a limited perspective of the entire law. A large chunk of humanity doesn't understand what Karma is. They think that they are a body-mind complex that simply lives and dies. A few who are blessed to understand Karma lead a good life so that they can create a good future, a good destiny and even a good afterlife. Only the Karma Yogi who understands the A to Z of Karma transcends Karma and goes beyond the law to a destination of Peace, Joy and Bliss.

A Yogi is one who is in Yoga, who is always in union with the Divine. The one who is a Karma Yogi is, therefore, someone who uses Karma or action as a tool

or method to be connected with the Divine. The actions of a Karma Yogi are not driven by the ego, mind and body. Actions of a Karma Yogi are driven by the realization that "I am not the real doer. While I am the instrument of action, actions are happening through me but they are not my actions. And therefore, I do not create any Karmas of my own." This is the paradigm, philosophy or belief of a Karma Yogi.

A Karma Yogi understands Karma very differently. Karma seems to be a universal law that applies to everyone on planet earth. But there are a few things about the Law of Karma that you probably do not know. What the world knows is that if we do good, good will come back to us and so will the bad. Nothing can escape the Law of Karma. Not only does the law work in this lifetime, it also works beyond death. Even after we die, we take our Karma with us and we will be reborn to redeem it. In fact, our rebirth is based on our past actions or past Karma. But who does the Karma belong to? The body dies. The body is consumed, and it goes back to dust. It is buried or cremated. Then who is it that actually takes the Karma to the next birth? Well,

it is "ME", the Mind and Ego. The ME who was in one body, drops the body and enters a new one with all the Karma it has earned. In fact, while alive, the body is not the one which is the real actor. It acts on directions from "ME". Therefore, the Karmas should belong to ME, the subtle body and not the physical body. When a body dies, the Mind and Ego entity escapes along with Karma to take another birth and this cycle goes on and on and on...The Karma Yogi knows that the goal of life is to escape from the cycle of death and rebirth. What does this mean? The Law of Karma states that whatever action you perform, you have to pay for it - be it good or bad. What is Karma? It means action. Can you escape from action? No, while you can't escape from action and while there can be no freedom from action, a true Karma Yogi can, however, have freedom in action. You cannot escape from good Karma and bad Karma. In both cases, you will come back to earth. Only a Karma Yogi realizes that it is not his actions, as he is neither the body nor "ME" and thus escapes from rebirth.

Therefore, is Karma actually real? Are we actually reborn? We must contemplate. The body is never

reborn, but if we believe that we are the mind and ego, ME, we will create Karma and be reborn. This is the key difference between a Karmi, the one who performs actions and a Karma Yogi, the one who realizes that the actions are not his actions.

What the world does not know is that once we realize we are not the body and mind, the realization makes us a Karma Yogi and liberates us from both good Karma and bad Karma. That in turn liberates us from rebirth. Therefore, Karma is just a Universal Law that keeps the world going. The Creator of the cosmos has created this Karmic Law so that there is continuity on planet earth. Our ultimate goal is *Nirvana* or *Moksh.* This is escape from Karma and thus from the cycle of death and rebirth. This comes with the realization of the truth. Are we the body? No, the body dies. Are we the mind? Where is the mind? We cannot find. Then who are we? We are the Divine Life Energy that gives life to this body-mind complex. If we believe that we are the body-mind complex, we create Karma, only to stay trapped in this cycle of death and rebirth. We become prisoners in the Drama of the Creator. We get stuck in

this illusion and suffer because ultimately, whether we create good or bad Karma, we are reborn. If we are reborn, like the Buddha said, we will suffer. Therefore, let us learn the truth about Karma, which the world does not talk of. The world talks about us doing good Karma, but beyond doing good Karma, the challenge is to realize the truth of Karma and transcend Karma itself. The challenge is to become a Karma Yogi and attain *Nirvana, Moksh,* Liberation and Enlightenment, the Ultimate Goal of Life.

**Can anybody live and escape from action?**
**No, we can't, but we can be free in action.**
**Whatever I do, the act is not mine,**
**I am Thy instrument, the actions are Thine.**

# Summary

## A True Karma Yogi

A True Karma Yogi is one who realizes that
there can be no freedom from action,
but there can be freedom in action.
He surrenders all his actions to the Lord.
He acts knowing he does nothing,
God does Everything!
He is just an Instrument of the Lord!
Thus a Karmi Yogi is able to transcend
the Law of Karma and attain Liberation.
While it may seem like a Karma Yogi
is creating Karma,
the Truth is he is free from all Karma.

# Our Ultimate Goal - Nirvana or Moksh

The ultimate goal of humanity is to be liberated from Karma and to escape the never-ending cycle of death and rebirth. Is it even possible? The one who knows the A to Z of Karma and who has realized the truth about the self can be liberated forever.

Those of us who attain self-realization live in everlasting bliss and eternal joy, knowing that we are not the body-mind complex, but rather the energy that gives life to the individual. On realization that we are not the "do-ers", we do not create Karma and do not have to be reborn again to compensate for our actions because these actions are not our actions. We begin to live fearlessly in the present moment. We are liberated from all the negativity that surrounds a human being.

Such a being is said to be a *Jivanmukta*. Although alive,

such a being is liberated. Such a person lives knowing, "I do nothing. The Lord does everything. I am just an instrument of God doing his Divine Will." A *Jivanmukta* is not only liberated from his present Karma, but all the Karma that has been carried forward from the past due to ignorance. That Karma belongs to the Mind and the Ego entity - ME, which the *Jivanmukta* is not. He is the life energy, the spirit or the soul. He does not have to be born again and suffer on earth like other mortals. He lives in eternal joy and peace. At the destined moment when death arrives, his soul is liberated. A *Jivanmukta* does not return and is not reborn like other ignorant mortals who have created Karma thinking that they are the Mind and the Ego.

The goal of every human being is to live blissfully as a realized soul or a *Jivanmukta* in unison with God. Although embodied in the body-mind complex, the goal is to be constantly aware and conscious of the truth – *Not this, Not this; We are that* - and to realize that the Kingdom of God is within us. That we are not the mortals that we seem to be - we are God manifesting as humans. The ultimate goal is to escape from desires,

lust and cravings of this world and to realize that instead of seeking happiness "we are happiness". The challenge is to see the real beauty behind everything beautiful on earth. The challenge is not to be in awe of the creation, but to fall in love with the Creator, our Divine Master, our true Source.

Most of humanity lives in ignorance. We don't even understand the meaning of Karma. Some believe in the myth that we cannot escape from Karma. Alas, it is our ignorance that makes us think that we are separate from the Lord! We don't realize that we are, in fact, a manifestation of God on earth. Our ultimate goal is to realize the truth and live this realization.

Imagine a wave thinks it is separate from the ocean; imagine a gold ring thinks it is separate from the gold it is made of. Without the ocean, the wave is nothing; without the gold, the ring is nothing. Without God, we are nothing. Our goal is to realize this truth.

Once we realize the truth, not only will we be liberated from Karma, but our life will be filled with everlasting

joy and eternal peace. Knowing that the Lord we are seeking is within us, we will not seek happiness anymore. We become happiness. This is the *Ultimate Goal of Human Life - to escape from Karma, to be Liberated and to Unite with God*.

**What is our ultimate goal of life?**
**Is it to be happy and to escape from strife?**
**No, it is wrong to think happiness is the goal.**
**Our purpose is to be liberated**
**realizing we are the Soul.**

# Summary

## Our Ultimate Goal - Nirvana or Moksh

We all want to be happy.
But can we be happy all the time.
The world is full of suffering.
The only way to escape suffering is liberation
from Karma and rebirth.
At death, we must be Liberated
and unite with the Lord.
This is Mukti, Moksh, Nirvana,
Salvation or Enlightenment...
The Ultimate Goal of Life!

# FAQ on Karma

**1. Do all our actions create Karma?**

The Law of Karma is called by this name only because it is a law of action. Therefore, yes, each and every action of ours, good or bad, is recorded and creates Karma or an automatic reaction that will come back to us corresponding to our deeds, good or bad.

**2. People believe that everything that happens is predestined, then how are we responsible for our Karma?**

While there is no doubt that Karma creates some amount of a predestined life, it does not deprive us of the opportunity to choose our actions and create fresh Karma. Our past actions determine several aspects of our predestined present life. Our gender, date of birth,

place of birth and parents are some aspects of our predestined life that our past Karmas create. However, our actions are not predestined. Only our circumstances are. Whatever is happening around us is predestined due to our past Karma, but what action we take depends on our own choice, our own free will and thereafter, we are responsible for our present actions and our destiny.

**3. Can our Guru or a Saint wipe off our Karma?**

Our Guru and a Saint can lead us to good Karma. He can also guide us to be liberated from the cycle of death and rebirth. But the Guru cannot remove our Karmas. Nobody in this world can remove our Karma except us. These are our Karma, and we have to negate them.

**4. Can our balance of Karma be reduced or lessened? If yes, what is the way?**

Since Karma is generally referred to as our bad deeds, our bad deeds can only be reduced or lessened by the good deeds that we perform. Although some people believe that we cannot negate bad deeds with good

deeds, definitely they can be reduced by our good deeds.

**5. Are mentally imbalanced people free from creating fresh Karma as they do not have a discriminative mind or intellect?**

Nobody can define the Law of Karma exactly. We can only imagine and make probable inferences. The principle of Karma is that anybody who is in command of their actions with a discriminating mind is responsible for their Karma. Therefore, it is said that children whose mind is not developed do not create Karma, nor do animals because they live by instinct and not by intellectual discrimination. The same could hold true for mentally challenged people as well.

**6. Do the Masters or realized Souls create Karma?**

Everybody who is alive creates Karma. However, spiritual masters or realized souls do not create Karma because they do not believe that they are doing anything. They have realized that they are not the ego, the mind and the body. They exist in a body-mind

complex, but all their actions are performed by the Lord. They act as an instrument of God. They surrender all their actions as an offering to God. And thus, they do not create Karma. They are liberated.

**7. Since the pain of suffering people is part of their Karma, are we interfering with Karma if we try to relieve their suffering?**

When we help a suffering person, we should not worry about what their Karma is. We should only be concerned about what Karma we are creating. Therefore, being compassionate, serving the poor and the suffering can only create good Karma for us. It is wrong to think that by helping those who are suffering, we are interfering in their Karma.

**8. If good actions also create good Karma that causes our rebirth, should we also give up doing good Karma?**

The common sense answer is no. We should not give up doing good Karma because basically human beings cannot live without action. We have to act. Therefore, if

we have two choices – to do bad Karma or do good Karma, our common sense tells us to do good Karma. But this question goes one step further. Since good Karma causes rebirth, should we give up the good Karma? If we give up good Karmas then what would we do? We can't do anything. We have to do something. So we must do good Karma rather than bad Karma. However, we must remember – while we do good Karma, we must not do good Karma as the doer. We must do good Karma only as an instrument of the Lord, acting on the Lord's behalf. Our Karma should not be egoistic. Our Karma should be doing God's work, surrendering that work and presenting that work to the Lord at His lotus feet, as an offering.

**9. Does the Law of Karma operate eye for an eye?**

Karma is a law of compensation and redemption. However, nobody truly knows whether our bad deeds will be returned with a mirror reaction by Karma, or we will face a worse or a milder reaction. Karma is a law of the Cosmic Creator, and we have not been given the ability to comprehend how the law exactly works. We

can understand the law by inference. We have some indication of how the law works. But we cannot be exactly sure how the law works. However, since it is a law of action and reaction, cause and effect, redemption and compensation, there is no doubt that there would be an eye for an eye in that sense till we are liberated from Karma.

**10. We are forced to react to certain practical situations in Life. For instance, when a mosquito or any insect starts biting us, we immediately react to the extent of killing it. Will the above deed account for creating Karma?**

It is said that the Law of Karma works with certain reasonable principles. So, for instance, if there is a snake that's trying to attack you and kill you, you have every right to protect your life - that is your duty. But if a mosquito is about to bite you, you can always avoid it by batting it away, or prevent it by using certain mosquito repellants or by keeping the room clean. When you realize that life is nothing but God, then you don't kill, you don't take life. You avoid

killing anything. But in cases where it is unavoidable, then we have to do what our intellect tells us to do. Whether we create negative Karma or not depends on the deed. If our act is an act of cruelty, an act of indifference or an act of murder, definitely we will create negative Karma. On the other hand, if our act is an act of self-defence, an act that is justified, then there is no negative Karma.

**11. Do animals acquire Karma?**

Animals are known to be creatures of instinct and not of intellect. Therefore, they go into the category of innocent children. They do not create Karma because they are not using their body and mind that is directed by their ego. While they do not create Karma, they are definitely redeeming Karma of their past life as they live.

**12. Do we incur negative Karma even if we hurt someone unintentionally?**

If we hurt someone unintentionally, the negative Karma that we create might be of a smaller nature. A smaller negative debit will be put in our account of

Karma. But definitely, every time we hurt somebody, it is certainly adding a negative Karma in our account.

**13. Why do we need to take another birth to pay the Karma of a past life?**

Since the Creator has created the universe in such a way that we are born and we die, the Karma account is not settled. Not only is the Karma account not settled for this life, we carry Karmic accounts for several lives. The only way to settle the score is to be reborn again and again. Rebirth fits in perfectly with the Law of Karma because we can be born in a life of happiness or a life of misery based on our past Karma. That way we are able to negate our bad deeds or are rewarded for the good ones and so continues the Law of Karma.

**14. Is life all about clearing our Karma baggage?**

For normal people, yes, life is all about clearing our negative Karma. We live and we die to extinguish our Karma, to redeem our Karma and to compensate our Karma. But to a realized soul, life is not about clearing

Karma. Life is about realizing the truth that we are not the body and the mind complex that creates Karma. We are the Divine Energy. Once we realize that, there is no Karma as we are liberated.

**Every action and every word,**
**Done alone or done in a herd,**
**Whatever we do is ours to keep,**
**If not in this life, in the next we will reap.**

# Poem

*The Law of Karma is very deep*
*As we sow, so shall we reap*
*The bad we do will make us weep*
*And the good that we do, we get to keep*

*It's a Law of Action, a Law of Reaction*
*It's a Law that says, we get what we give*
*A Law that ensures what goes around comes around*
*A Law that's for everyone on this ground*

*The Law of Karma is born from our Dharma*
*Karma is a Law, A Universal Law*
*A Law that watches all our actions*
*And a Law that ensures the same reaction*

*If we plant tomatoes, we won't get mangoes*
*If we plant cactus, we won't get a rose*
*So also if we do good, our reward will be good*
*And if we do bad – what returns is just as bad*

Poem

*What is this Law of Cause and Effect?*
*A Law that ensures the balance is perfect*
*A Law that records everything we do*
*Good or bad, it must come back to you*

*But how does this Law work, we don't know*
*It belongs to the One who created this show*
*It controls how on Earth we come and go*
*Does it end at death? The answer is NO!*

*Our Body may die, but our Karma stands by*
*We CAN escape our Karma – that is a lie!*
*Our Mind will be reborn to live and to die*
*And we will continue to suffer and cry*

*Death is not the end; it's just a bend*
*Whatever we have done has to be undone*
*If our actions are rewarded as we live – that's great*
*Otherwise, the residue will decide our next fate*

*Is our body responsible for how we act?*
*No, it's our mind that's in charge, in fact*
*Thus, the Law of Karma is that of the Mind*
*It's the ego and mind that suffers we find.*

*It carries the good and the bad that we do*
*The score doesn't settle at death when we go*
*Life after life, the score goes on*
*The Karmic score decides how we are reborn*

*So should we suffer again and again?*
*When will we finally escape this pain?*
*We can if only we Realize the Truth*
*We must get to the bottom; we must get to the root*

*What is our purpose of life on Earth?*
*Are we just born to die and take birth?*
*Where did we come from? Where do we go?*
*The Law will go on till the Truth we know*

*Are we the Body? Are we the Mind?*
*Are we the Ego? The Truth we must find*
*The ignorance that's around us, we must rewind*
*We are Energy of a different kind*

*The Law of Karma makes this world go round*
*It's a Law that makes sure all's well on the ground*
*The Law is for all who come and go*
*Except for those who understand this show*

Poem

*Those who realize we are not the body or the mind*
*Those who are able – the Truth to find*
*They are the fortunate few who escape from action*
*For them, there is no Karma, no Law of Reaction*

*When bad things happen to the good, don't blink*
*It's the Law of Karma in action, just think*
*If you plant a seed, you will face the deed*
*For what you do will come back to you*

*If you want to master the Law of Karma*
*You must realize that the world is a Drama*
*You must know you are not the body and the mind*
*Then True Joy, Bliss and Peace you will find*

**AiR**

# About the Author – AiR

AiR – Atman in Ravi, or the Soul in Ravi, is an embodied soul whose only mission in life is to realize the Truth and help people realize the Truth.

He was born on October 15, 1966 in Bangalore, as Ravi V. Melwani. At a very young age, he mastered the craft of business and became a very successful businessman who revolutionized retailing in India with the stores Kids Kemp, Big Kids Kemp, and Kemp Fort.

After making millions, he realized that life is not just about making money. He shut down his business at the age of 40, transformed his life to RVM, living by the RVM philosophy – Rejoice, Value Life, and Make a Difference. He started doing H.I.S. work – Humanitarian, Inspirational and Spiritual work. His mission was to "Make a Difference" in this world before his journey was over.

As a part of RVM's humanitarian initiative, RVM Humanitarian Hospital was set up in 1998 with an aim to provide free medical treatment and care to the poor, destitute, and needy. The hospital has no cash counter. From the current 250-bed hospital, it will soon grow into a multispecialty 1000-bed hospital for the poor and destitute. Over 700 homeless and suffering people are served and cared for in destitute homes and provided with free shelter, food, medical care, and clothing.

RVM, through the RVM School of Inspiration, has transformed the lives of many people through his motivating talks, inspirational books and videos, and thought-provoking quotes.

RVM built a Shiva Temple in the year 1995 in Bangalore, which is now known as the Shivoham Shiva Temple. An ardent believer in Lord Shiva, he has written and sung over a thousand bhajans – songs of devotion. He now believes that religion is just a kindergarten of spirituality, and we all have to go beyond religion to truly realize God.

One day, his Guru provoked him to introspect: What is

the purpose of life? Is life just meant to seek pleasures and to live and die without any purpose? What happens after death? Will we be reborn? Where is God? Several questions like these took him on a quest, a search for the truth. He gave up his life of Achievement and Fulfilment in search of the final peak of life: "Enlightenment".

After a few years of intense search in retreat, deep in the mountains, he realized that we are not this body. We are the Soul, the Atman. He changed his name for the second time from RVM to AiR – the Atman in RVM. He metamorphosed to AiR and gave up his entire life as RVM and started living as an instrument of God doing His divine will. This led to several realizations that formed his new mission of life – to realize the Truth and to help people realize the Truth.

## Books by the Author – AiR

### 1. Talaash – A search for the true meaning of life. Discover your true self

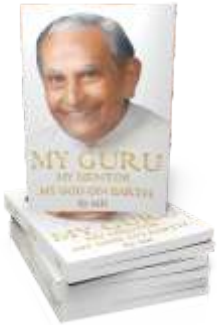
'Talaash' means Search or Quest. This book by AiR is his personal journey to realize the truth where he shares his realization that we are not the body and the mind that we seem to be. We are a power. The divine life force is known as Soul, Spirit or Atman. This search and quest by AiR made him transform his life. It is a quest that made him realize the truth. It might be just that book that inspires you to liberation.

### 2. 3 Peaks of Happiness

3 Peaks of Happiness by AiR is a simple book that talks about the quest of all humanity. Everybody wants to be happy. But is everybody happy? No. The reason is we are stuck on the first peak of happiness – Achievement. 20% of the people are lucky to climb the second peak of happiness –

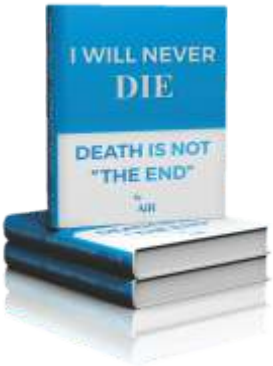
Fulfilment, which comes from contentment. But there is a third peak beyond. The third peak of happiness will liberate you from the prisons of misery and sorrow and give you eternal Joy and Bliss.

### 3. My Guru, My Mentor, My God on Earth




My Guru, My Mentor, My God on Earth is a book by AiR in which he shares his experiences with his Guru who was not just his Guru and Mentor, but also his God on Earth. We all need a coach, a teacher to help us understand, guide us to live life and this book "My Guru" will inspire you to find your Guru or to make your relationship with your Guru more fulfilling and meaningful.

### 4. I will Never Die. Death is not "The End"




In the journey of his life, AiR realized many truths. One of the truths was that he would never die. The body will die, but the one who lives in the body never dies. We are not the bodies that we wear; we are the ones

who wear the body. Death is not the end. It is a bend to transcend. This book reveals the truth about Death.

**5. Death is Not "The End". Death is "Liberation"**

Death is Not "The End". Death is "Liberation" – the second book in the series of books on death by AiR – touches upon the secret of the Kathopanishad, which talks about what happens at death. One of two things happen – if we think we are the body and mind as a doer, we are reborn. But if we think we are not the body and mind, but the energy, we are liberated to eternal joy and peace.

**6. I am not I. Who am I?**

I am not I. Who am I? – is a very interesting book by AiR, which talks of his quest and realization that we are not who we think we are. We have a house, but we are not the house. We have a car, but we are not the car. We have a body, but we are not the body. We may have a mind, but we are not the mind. Who are we? Realize the truth.

## 7. The Mind is a Rascal

Can you believe that the mind is a rascal? You always thought that the mind is king – it is everything. But just try this. Sit quietly for an hour, and try to find the mind. Where is it? You will find the mind doesn't exist. This amazing book by AiR will teach us that the mind is our enemy. It is the one that makes us suffer. It is time to find the rascal and to kill it. How do you do it?

## 8. A Cosmic Drama

This book authored by AiR challenges us to think that whatever is happening in life is not real. It is nothing but a drama. The earth is a big stage, and we are all actors who come and go. There is no need to worry and cry till we die. If we understand the truth, we can enjoy the show called life.

## 9. Who is God? Where is God? What is God?

Well, this might seem to be a simple set of questions, but

nobody really knows the answers. We all know that God exists. We pray to a God as per our religion but what is the truth about God? Has anybody seen God? Where is God? This simple book will change your perception and belief about God and bring you closer to this Power called God. It will help you realize God.

**10. The A to Z of Karma – The Law "What you give is what you get!"**

**COMING SOON!**

**11. Who are you and Why Are You Here?**

**12. The 4th Factor - What makes the possible, possible?**

**13. Be Happy in the NOW! - Don't suffer in Yesterday and Tomorrow**

||Om Namah Shivaya|| ||Shivoham||

**Visit** Google play **or Scan the QR Code to download the AiR -** ***Atman*** **in Ravi App.**
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Ask *Investigate* Realize
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# The A to Z of KARMA

If you plant tomatoes, will you get mangoes? Of course not! How is that possible? As you sow, so shall you reap! Such is the Law of Karma!

The world is well aware of this Universal Law. This law states that every action is followed by a corresponding reaction. What you give is what you get! The world works like a boomerang. What goes around comes around.

While the Law of Karma exists, many people are not aware of this law. Because they ignore the law, they live without values and ethics, only to be hit by their own Karma later on. The Law of Karma cannot be circumvented. You can't escape the law, but you can learn to live with it. You can understand how it works. The good or the bad we do, comes back to us, not just in this life but even in the life after.

Is there a life after death? Yes. Those who live as ego, mind and body have to be reborn to redeem their Karma. Only those who realize the truth about themselves and God are the few fortunate ones who can transcend Karma and rebirth.

The A to Z of Karma will guide you to live a fulfilling life by helping you understand Karma and also to finally be liberated from all Karma and the cycle of death and rebirth. It will show you the way to eternal Joy, Bliss and Peace!

**by AiR**

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